

## CURRICULUM VITAE

**OBJECTIVE:** With B.A in Elective English and over 15 years of experience, my passion is to promote my knowledge & skills in the interest and field of Banking/Micro Banking with respect to the industry demand.

NAME: **BIKASH KUMAR HELA**  
DATE OF BIRTH: **28<sup>th</sup> Dec 1985** MOBILE  
NO: **8910721291**  
EMAIL ID: [bikashkumarhela27@gmail.com](mailto:bikashkumarhela27@gmail.com)  
PRESENT ADDRESS: R.P.Gupat Path, Titagarh,  
P.O/P.S – Titagarh, Kolkata - 700119.

### Work Experience

July 2022 to present: Worked as Assistant Manager (Grade – M1) with Kotak Mahindra Bank Ltd (Kolkata) in Collections and Recovery of the Credit Card Segment.

Job Responsibilities:

- Working on Credit Cards with more than 600 DPDs on Skip Recovery Vertical with Pool Size of over 7 Crores
- Managing 8 Agencies at a time and a huge team
- Working with Recovery in Write off and overachieving the Bank's Target in NPA Reduction, Roll Back and Money Collection consistently
- Supervising the On-Roll Team as well as the Empanelled Agencies to achieve the Bank's Vision
- Managing Credit Card delinquent cases of Kolkata.

May 2018 to July 2022: Worked with Ujjivan Small Finance Bank, Kolkata as Customer Relationship Officer.

Job responsibilities:

- Working on Group loan with more than 800 customer.
- Arranging appointment with customer and close the loan account.
- Handling 20 center with 50 customers on each center.
- Collecting emis x bucket to recovery.

Jan 2009 to April 2018: Worked as Collection Executive with Manoranjan Cable GTPL (Kolkata) in Collections.

Job responsibilities

- Collection money from customer as monthly subscriber.
- Follow up customers on daily basis for payment.

- Supervising a team with 500 customers

## Key Skills

- Possess extensive knowledge and experience in Collections and Recovery of Delinquent, NPA and Writing off Accounts in Credit Cards Segment under RBI guidelines with Kotak Mahindra Bank Ltd
- Supervising Agencies Empaneled with Bank under RBI norms and have conducted DRA Training for Collection Code of Conduct
- Have experience in Skip Tracing of the non-contactable customers, convincing the Defaulter customers for closure of their delinquent accounts
- Have in depth knowledge in execution of the Legal proceedings such as Section 138, Arbitration, Section 17, EP Filing and SARFAESI Act
- Extensively working on Bank Applications like Vision Plus and Ebix .
- Have conducted several trainings on soft skills and sales pitch.

## Key Strengths

- Proficient in communication skills – both verbal and written
- Preparing as well as analyzing data and MIS
- Leadership skills
- Effective decision-making
- Quality relationship-building ability and maintain a healthy, high-spirited intra-team relationship, inter-departmental relationships
- Team handling and client management
- Training and mentoring the team to add value to the organization

## Achievements

- Received Appreciation from Managing Director, Ujjivan Small Finance Bank for overachieving collections in (pan India).
- Got Medals and 3<sup>rd</sup> Prize of Appreciation from the Area Manager, Barrackpore, Kolkata and the Distribution Manager (Barrackpore, Kolkata), Ujjivan Small Finance Bank.

## Educational Qualification

SL.NO.	EXAMINATION QUALIFICATION	UNIVERSITY/ BOARD	YEAR OF PASSING
1.	B.A in Arts	Calcutta University	2009
2.	Higher Secondary	W.B.C.H.S.E	2006
3.	Secondary	W.B.B.S.E	2004

## Hobbies

- Playing cricket
- Watching movies
- Listening Music

## Languages known

- English, Hindi and Bengali
- Working knowledge in English, Hindi & Bengali

## Words of declaration

I hereby solemnly declare that all the statements furnished above are true and correct to the best of my knowledge and belief.

Place – Kolkata

Date – 12-06-2023

Signature