

## **RAMAN VERMA**

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### **Job Objective**

Seeking assignments in Collections, Recovery, Process Management, Reconciliations and Debt Management in financial sector.

### **Profile Snapshot**

- An astute professional with over 14 years of experience in Collection Management, Agency Management, Reconciliations, Litigations and Legal Recovery,
- Currently working with **SMFG INDIA CREDIT CO LTD (Formerly Fullerton India Credit Company Ltd)** as **Cluster Recovery Manager** for PL Recovery.
- A steadfast professional with experience in collections, recovery and Litigations. Working with SMFG India Credit company Ltd since 2009. Managed flows as well as recovery of personal loans and now managing PL write off pool for HP, Chandigarh and parts of Punjab
- As a collection manager has exacting experience of field collections, recovery of nonperforming assets, screening and appointing field agencies, Litigations and Liaising with different agencies as part of the job.
- Managing team size of 9 Collection Managers, 50 FOS and 6 Recovery agencies across HP, Chandigarh and Punjab.

### **Experience and Learnings**

- Managing write off pool size of 50 Cr in PL recovery as Cluster Recovery Manager
- Applied various litigation tools for hard recoveries such as Warrants under **Sec 138, Awards and Execution orders under Arbitration and Conciliation Act.**
- Instrumental in setting up the Collections and Recovery network for SMFG in HP and Chandigarh.

### **Work Experience**

**Sep' 2009- Till date      Cluster Recovery Manager, SMFG India Credit Company Ltd ( Formerly Fullerton India Credit Company Ltd) Punjab, Chandigarh and Himachal Pradesh.**

- Managing team of 9 collection managers and 50 FOS
- Handling portfolio of 50 CR in PL Recovery.
- Started in SMFG as Agency Manager, PL collections and recovery and promoted as Cluster Recovery Manager on the basis of consistent performance.
- Rich experience of creating and establishing collection and recovery agencies in HP and Chandigarh
- Worked on various legal tools like Lok Adalat, Arbitration and Conciliation Act, Sec 138 and 25 along with police complaints.

**Academic Details**

2005 BA from HPU, Shimla

2001 XII from HPBSE, Dharamshala

1998 X from HPBSE, Dharamshala

**Personal Details**

Date of Birth:05-06-1983

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Languages Known: Hindi, English