

Rahul Goswami

Zonal Collection Manager - Credit and Collection | AR Management

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LinkedIn

Seasoned Credit and Collection expert with extensive experience in Accounts Receivable (AR) management, targeting a senior leadership role to leverage expertise to drive excellence in credit risk assessment, collection strategies, and AR optimization.

Core Competencies

Credit & Collection

AR Optimization

Portfolio Optimization

Risk Assessment

Debt Recovery

Payment Processing

Invoice Management

Customer Negotiation

Legal Compliance

Stakeholder Collaboration

Soft Skills



Certifications

2008
NCFM's Capital Market Dealers Module

2008
NCFM's Derivatives Market Dealers Module

Profile Summary

- ⌚ Offering 14 years of experience in Collections, Credit Control, AR Management, Debt Collection & Recovery, with a focus on Secured and Unsecured Loans, Business Loans, and Credit Cards.
- ⌚ Proven track record of consistently achieving and surpassing collection targets across multiple regions, demonstrating expertise in debt recovery strategies and AR optimization.
- ⌚ Strong leadership skills, adept at leading and mentoring high-performing teams to drive results, improve productivity, and foster a culture of accountability and continuous improvement.
- ⌚ Extensive knowledge of credit risk assessment methodologies, compliance requirements, and legal regulations, ensuring adherence to company policies and mitigation of bad debt risks.
- ⌚ Skilled in developing and implementing innovative collection strategies, leveraging data analytics and technology to streamline processes, reduce delinquencies, and enhance cash flow.
- ⌚ Proficient in stakeholder relationship management, collaborating effectively with cross-functional teams including sales, finance, and customer service to resolve issues, mitigate risks, and optimize collection efforts.
- ⌚ Experienced in customer negotiation and conflict resolution, adept at managing challenging situations while preserving positive business relationships and ensuring customer satisfaction.
- ⌚ Demonstrated success in optimizing revenue, enhancing profitability, and implementing effective risk management strategies within the financial industry.
- ⌚ Specializing as an NPA Resolution Specialist, proficient in NPA recoveries and hard collections, adept in crafting effective collection strategy plans, navigating legal complexities, and fostering strong liaison relationships.
- ⌚ Demonstrated expertise extends to delivering exceptional customer service, orchestrating field and tele collections, executing skip tracing techniques, and ensuring high-performance team delivery.
- ⌚ Skilled in vendor management and conducting portfolio evaluations to optimize recovery outcomes.

Work Experience

Electronica Finance Limited
Zonal Collection Manager

Since May'23

Axis Bank Limited, Delhi
Senior Manager

Jun'21 – May'23

EQX Analytics Private Limited (Stashfin), Delhi
Zonal Collection Manager

May'19 – Mar'20

Intec Capital Limited, Delhi
Area Collection Manager

Apr'17 – May'19

Airtel, Delhi
Senior Executive

Jan'16 – Apr'17

Tata Consultancy Services Private Limited, Delhi
Senior Collection Representative

Oct'10 – Dec'15

Spice BPO Services Limited, Delhi
Customer Care Executive

Nov'09 – Jul'10

Roles & Responsibilities Across the Tenure

- ⌚ Facilitating initiatives and mapping business requirements for practical implementation of Customer Financing solutions, while adhering to overall financial policy, and continuously ensuring alignment with evolving market dynamics.
- ⌚ Devising collections strategy in terms of intensity, productivity & channel with the help of risk segmentation of customers, continually enhancing risk-adjusted returns for the portfolio & proactively reducing high-risk exposure in the unsecured portfolio.
- ⌚ Monitoring GCL portfolio in terms of bucket flows, continuously developing strategic recovery operating plans on diverse clientele portfolios along with robust succession planning.

Financial Product Expertise

Secured Loans

Affordable & Large Ticket Mortgage Loans

MSME

Heavy Machinery loans

Unsecured Loans

Personal & Business Loans

Credit Cards

LAP

- ④ Building a strong & robust department, continuously formulating collection policies & processes, and ensuring their effective implementation to meet defined department goals & activity metrics, sales KPI's, and actively participating in ongoing team planning meetings.
- ④ Continuously preparing reports & analyses on compliance and adverse trends, providing appropriate recommendations to support management decision-making processes.
- ④ Regularly generating management reports to keep track of financial performance, supporting management in decision-making processes, and actively assisting in the issuance of stop service letters or legal letters when necessary.
- ④ Strategizing long & short-term directions through periodic progress reviews of all team members, ensuring continuous improvement and development.
- ④ Ensuring proper productivity and efficiency on individual caller, conforming achievement of weekly & monthly targets on every portfolio, and consistently attaining the forecasted amount.
- ④ Coordinating and following up with vendors / customers on all due and near-due invoices, and with sales teams for the collection of overdue / long outstanding accounts, maintaining relationships with internal & external customers, and continuously monitoring performance and cost-efficiencies.
- ④ Instituting SARFAESI Act for delinquent customers, ensuring due diligence is maintained for faster results, and proactively reducing NPA accounts on the books.
- ④ Supervising branch performance twice a week & regularly following up on payments with agencies, hosting weekly & monthly escalation calls with sales & service leaders for resolution and timely collection, while achieving monthly, quarterly, and yearly targets with minimum bad-debts.
- ④ Continuously hiring qualified staff for debt collection agencies, emphasizing increased training and improved morale amongst staff members.
- ④ Delivering proper training to team members on different modules, spreading awareness at the caller level to better understand the business and complexities.
- ④ Liaising with cross-functional team members for process development and mapping training needs for new financial changes and payment issue resolutions.

Education

2012

B.A. (Humanity) from Delhi University, Delhi

2008

Diploma in Stock Market Trading & Operations (DSMT) from BLB Institute of Financial Market, Delhi

2006

Recovery Agent (DRA) Examination of the RBI

- ④ Managing settlement accounts- Residence/Office, continuously differentiating Chronic & Non-Chronic accounts, drafting settlement sheets and proposals, ensuring banker visits for settlement cases, and negotiating with clients & management for settlement figures, thereby preventing flow by addressing chronic cases.
- ④ Investigating settlement cases deeply and approving waivers on PI as per delegation matrix, ensuring adherence to company policies and regulatory requirements.
- ④ Supervised operations of the Accounts Receivable (AR) section with focus on ensuring efficient processing (payment allocation, reconciliation and month-end reporting) of company receivables through SAP and timely collection in accordance to company policies.
- ④ Accomplished accounts receivable target goals by training, assigning, communicating job expectations and adhering to policies and procedures.
- ④ Successfully met and exceeded monthly, quarterly, and annual collection targets set by the organization, demonstrating consistent performance in debt recovery.
- ④ Developed and implemented effective strategies to streamline the collection process, reduce outstanding debts, and improve cash flow within the zone.
- ④ Implemented efficient accounts receivable (AR) management processes, including invoice generation, billing, and reconciliation, to ensure timely payment from customers and minimize delinquencies.
- ④ Provided leadership and direction to the collection team, fostering a culture of accountability, motivation, and continuous improvement, resulting in increased productivity and morale.
- ④ Established and maintained strong relationships with internal stakeholders such as sales teams, finance, and customer service departments, collaborating cross-functionally to resolve issues and improve collection efficiency.
- ④ Implemented a contingency plan for the critical functions of the Accounts Receivable team by successfully cross training each member.
- ④ Cleared the Accounts Receivable Aging Report of hundreds of old debit and credit invoices by researching and resolving collection and billing issues.
- ④ Improved customer relations by implementing regular follow-up with clients allowing them to provide timely feedback on our services.

Technical Skills

MS Office



Internet



Email



Personal Details

Address

: Delhi, 110053, New Delhi

Date of Birth

: 2nd February 1990

Languages Known

: English & Hindi