



RAJESH KUMAR

- Flat 203, Sukriti Apartment , Sector 30, Sanpada, Mumbai -400705 , Maharashtra
  - Flat No. 906, Unique Lifestyle , Baif Road , Wagholi ,Pune- 412207,Maharashtra
  - ✉ rajesh\_citi\_specialist@yahoo.co.in/ rajeshkumar161279@gmail.com
  - ✉ ☎ +91- 8929606097/ +91- 8379086015

## JOB OBJECTIVE

Seeking Senior level assignments in the domain of Collections / Recovery Management, Risk Management, Team Management Services with an organization of repute, preferably in MNC's/ITES, NBFC's, Real Estate and Financial services sector.

## PROFILE SUMMARY

- A total of 17 years entailing over 16 years of entrepreneurial exposure in:  
Strategy Planning Collections & Recovery Risk Management  
Customer Relationship Management Legal Affairs Auditing/ Data Mining  
Team Management Fraud Control Branch Operations/ MIS Reporting
  - A strategic planner with proficiency in devising strategy for collection and recovery from clients against Loans and Advances after providing advice on the various payment options
  - Hands on experience in managing the spectrum of activities encompassing devising & implementing effective collection plans
  - Successfully implemented Finnone Software across organizations as well as excellence in providing training all concerned resources across all branches & locations
  - Competent in streamlining & improving existing systems / processes, envisioning new methodologies, future trends and driving development, direction and accomplishment
  - Adept in managing overall profitability of operations and accountable for strategic utilization and deployment of available resources to achieve organizational objectives
  - Experience in providing high value-added services to customers along with sound knowledge of hospitality operations
  - Ability to support and sustain a positive work environment that fosters team performance with strong communication and relationship management skills

#### **Areas of Expertise**



## **Career Highlights**



## **Soft Skills**



## CORE COMPETENCIES

- Monitoring post loan disbursement activities including recovery of bad debts, NPA, etc.
  - Supervising collection status for ensuring nil outstanding.

- Managing & monitoring delinquent account collection and establishing terms of payment
- Working on vendor management and preparing MIS reports to provide feedback to top management on business operations, viz., billing, collection, credit control, profitability, etc.
- Conceptualizing & implementing recovery strategies in case of payment defaults
- Supervising team for managing high value fraud cases / defaulters / insolvent clients and initiating appropriate legal actions against them
- Allocating cases, capacity planning, ensuring field visits, curtailing flow rates & normalization of delinquent accounts
- Effectuating risk policies & managing wide risks and implementing effective mechanisms to mitigate the same
- Coordinating with legal department for sending the legal notices to the non-payment accounts
- Monitoring accounts & developing reports to ensure compliance with legal statutes & initiating strong legal action in case of continuous payment default
- Enhancing the customer satisfaction matrices & monitoring customer complaints on Loans and Advances
- Building and maintaining the healthy business relations, ensuring the maximum customer satisfaction
- Recruiting, training & monitoring the performance of team members to ensure efficiency in sales, operations and meeting of individual & group targets
- Conducting meetings for setting up objectives and streamlining processes to ensure smooth functioning of operations

## ORGANISATIONAL EXPERIENCE

Apr'24 – Till Date– Looking for a New / Senior Role Assignment.

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Dec'23 – Mar'24 – Conneqt Business Solutions Mumbai (Subsidiary of Quess Corp& Tata Group)  
National Collection Manager (Manager)– Bucket X & 1

Highlights: Core Responsibility- Tata Capital Housing Finance

- Managing total head count of more than 250 Employees
- PAN India Collections
- Collection Strategy
- Call Centre
- Collection Audit
- Cost Control
- Hiring & Training

June'22– Oct'23– Poonawalla Housing Finance Ltd, Head Office, Pune as Manager – Collections

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Highlights: Managing Strategy, Planning, Innovations & MIS – PAN INDIA COLLECTIONS

- Handling PAN INDIA Strategy, Planning, Innovations & MIS
- Managing END TO END Strategy for Soft Collections & Hard Collections
- Key role in Finnone Implementation
- Enhancing ON LINE Collections module .Major focus on NO CASH COLLECTIONS
- Coordination with Various functions like Sales, Credit, Finance, HR & IT.
- Providing end to end support in Call Centre Implementation
- Day to day working with Zonal Head & Entire Collections team on target achievement & field activity
- Working closely with Senior Management Members
- Handling Legal Cases like SARFAESI, ARBITRATION & SEC – 138 & ASSET DISPOSAL

July'20– May'22 – Senior & Independent Real Estate Consultant – Delhi NCR

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Highlights: Working as Independent Freelancer Real Estate Consultant - Delhi NCR

- Handling Residential, Commercial & Plot Sales across Gurgaon, Faridabad, Jewar & Noida.
- Managing ticket size from 15 Lac to 55 Crore.
- Expertise in marketing activities at a large scale. Also, Corporate presentations.
- Lead Generation.
- Managing various CRM tools.
- Providing training to various Corporates & Channel Partners on any latest Real estate Sales & CRM Techniques.
- Assisting Corporates in achieving Collection from Stuck Real Estate Projects.
- Handling all RERA related matter.
- Assisting Clients in Registry, Handover formalities & Post Sales formalities.

May'20– June'20 – Laid Off Due to Covid – Job loss

Apr'19– Apr'20 - Puri Constructions Pvt. Ltd, New Delhi as Senior Manager – CRM & Sales

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Highlights: Handling Specialised Collections & Sales across all Projects of Delhi NCR.

- Managing Collections from all Overdue Customers. Focus on HNI Segment.
- Organising Personal visits in case where Delinquent Customer is not responding to calls.
- Handling real time data analytics for best practices in Sales & Collections domain.
- Enhancing tele sales & Collections.
- Handling a Team Size of 14 Plus resources across all Projects.
- Managing more than 250 Channel Partners across Delhi NCR Zone.
- Reporting of MIS to Senior Management Committee.

Sept'18 – Mar'19 with Gobasco Private Limited (Gurgaon) as Head – Collections.

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Highlights: Key member in this Start up & Optimising World's 2<sup>nd</sup> Largest AGRI SUPPLY CHAIN MODEL.

- Managing Collections across India & Nepal Region for Agri Products.
- Handling real time data analytics for best practices in Collections domain.
- Enhancing IT Module across supply chain for minimising Overdues.
- Handling a Team Size of 120 Plus resources across India & Overseas Market.

Feb'18 - Aug'18 – Looking for a Senior Role Assignment.

July'17 to Jan'18 with Jumbo Finvest (India) Limited Jaipur as Head – Collections.

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Highlights: Managing a Book Size of 850 Crore.

- Managing Collections & Legal PAN India entailing 85 Branches
- Hard Recovery for Home Loan , Mortgage Loan , Commercial Vehicle & Personal Loan

Mar'10 to June'17 with DHFL (Dewan Housing Finance Corporation Ltd.) as Senior Manager – Risk, Legal & Recovery .Worked initially with Head Office Gurgaon .Later with Different Clusters like East & Rajasthan.

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(Formerly Deutsche Post bank Home Finance Ltd.)

Highlights: Managing a Book Size of 3500 Crore

- Adeptly overseeing entire PAN India entailing 28 Branches
  - Significantly worked on Finnnone Module implementation entailing transition of various Finnnone Software Module across all locations & branches
    - Covered modules like Collections Module /Legal Module / Repossession Module / Billing Module / Scoring Module / MIS Module
  - Worked on regular MIS circulation for the implementation of Finnnone Module
  - Ensured 100% collection recording, contact recording & trail upload
  - Involved in effective coordination with IT Department for all Finnnone & System Update
  - Imparted Finnnone training to all concerned resources
  - Monitored month beginning, mid month & month end recovery targets
  - Looked after various MIS reporting as NPA Details, Potential NPA Details and all Cases Analysis which were equal & above of 25 Lakhs
  - Undertook capacity planning and budget control & financial analysis on all aspects of collections & recovery
  - Planned all audit requirements across region & branches
  - Drafted audit reports & submitted a detailed response to the Management Committee
  - Addressed all compliance related issues as SOX guidelines & reported RCSA guidelines
  - Worked in line with requirements from Post Bank, Germany
  - Successfully administered complete Recovery Activity Pan India
  - Liaised with Legal Team in order to work on Sarfaesi Act & other Legal activities,
- Arbitration, Section (138)
- Oversaw Arbitration Process & managed work across several Arbitrators



- Managed data mining as well as organised hiring, training & mentoring for new joiners

Sep'09 to Feb'10 with MS Tours & Travels, New Delhi as Manager – Operations & Business Development  
(A UK Based Boutique Travel Management Company)



- Successfully looked after complete Operations, Reservations, Sales & Marketing Division of hotel sales worldwide with focus on UK & EUROPE region

Jul'07 to Mar'08 with Indiabulls Financial Services Ltd., New Delhi as Regional Credit Manager (Senior Manager) - North

- Handled entire credit & collections shop for Small Ticket Personal Loan
  - Coordinated with Collections Department to maintain delinquency in order to achieve proper business goals
  - Involved in managing hiring, training & appraisal

## ENTREPRENEURIAL EXPERIENCE



### Highlights:

Apr'08 to Aug'09 with Family Business (Transport)

Entrepreneur

## PREVIOUS EXPERIENCE

Aug'06 to Jun'07 with HDFC Bank, New Delhi as Regional Process Manager - North

## Highlights

- Oversaw the Retail Asset Collections Process for North region (7 States).
  - Looked after the completion of SOX audit documentation; ensuring adherence to RBI guidelines.
  - Played a key role in:
    - Handling the entire Analytics tools.
      - Supervision & control of all process & fraud control activities.

Apr'05 to Jul'06 with Citi Financial Consumer Finance India Ltd., New Delhi as Asst. Manager- Operations

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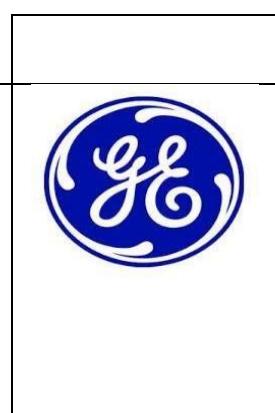
## Highlights

- Successfully handled operations of I- Loan System
  - Actively organised various training programs to enhance operational efficiency of employees
  - Been the Recipient of Ambassador to the World Award from CEO, CFCFIL in Apr'05

Apr'02 to Mar'05 with GE Capital International Services, Gurgaon

Growth Path:

Apr'02 to Feb'03



Mar'03 to Jan'04

J C PENNY & WALMART, Associate (Fraud Investigation Reporting)  
GE SUPPLY Process Developer (PLCC Collections)

Feb'04 to Mar'05

Process Specialist (Industrial Collections)

## Highlights:

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- Played a pivotal role in implementing Gen 1 & Gen 2 Software for more focussed & project work • Successfully handled projects like 3 Six-Sigma and Lean
  - Won:
    - Flash Award for effectively controlling the fraud accounts in Dec'02 ○ Customer Awards & Process Awards for Cards Collection Contests in Nov'03
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## PROFESSIONAL ENHANCEMENTS

- Proactively attended numerous training programs on:
  - Voice Communication
  - Basic Communication Skills
  - Developing Self Excellence
  - Presentation
  - Skills o Problem Solving Techniques
  - Certified in DRA Training from Indian Institute of Banking & Finance

## Education



## EDUCATION

- Pursuing PG Diploma in Financial Management from IGNOU, New Delhi
- Bachelors in Hotel Management from Mangalore University, Karnataka in 1999

PG Diploma in Financial Management from IGNOU, New Delhi

## IT SKILLS

- Well versed with Finnone, Oracle, Gen (1 & 2 Appl. Software), Office Automation and Computer Telephony, Interface & Call Monitoring System

## COMMUNITY DEVELOPMENT WORK

- Associated with Red Cross Society for Blood Donation

## PERSONAL DETAILS

Date of Birth:

16<sup>th</sup> December, 1975

Languages Known:

English, Hindi & French



Bachelors in Hotel Management from Mangalore University, Karnataka