

Ankit Mishra

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**Objective:**

Seeking a dynamic role in the financial sector to leverage extensive experience in client service and account management, driving both personal and organizational success through consistent performance and continuous professional growth.

**Professional Summary:**

Highly skilled professional with over 9+ years of expertise in retail and banking Collection. Currently serving as an Area Debt Manager at IDFC First Bank Ltd., adept in financial operations, team leadership, Vendor Management and event coordination. Proven ability to mentor and motivate teams to excel in operational standards and financial protocols.

**Work Experience:**

**Area Debt Manager**

May 2024 - Present

IDFC First Bank. (PUNE)

- Oversaw retail portfolio for CL Bkt X - 5.
- Managing a team of 4 Debt Managers.
- Vendor and Dealer Management.
- Led process and portfolio activities for Pune.
- Provided early delinquency alerts to management and reviewed collection strategies.
- Facilitated adoption of new technologies among team members and vendors.

**Area Debt Manager**

May 2021 – May2024

ICICI Bank Ltd. (HYDERABAD)

- Oversaw retail and corporate collection functions.
- Managed a team of 4 Relationship Managers.
- Vendor Management.
- Led process and portfolio activities for Telangana and Andhra Pradesh.
- Successfully managed increased stock levels during the Covid era.
- Provided early delinquency alerts to management and reviewed collection strategies.
- Facilitated adoption of new technologies among team members and vendors.
- Managed billing, incentives, and promoted asset and liability products.
- Supervised Call Centre operations for collections and managed wealth client portfolios.

**Debt Manager**

Nov 2014 - April 2020  
ICICI Bank Ltd. (HYDERABAD)

- Managed credit card collections, handling customers in bkt 2.
- Led the team in meeting performance objectives.
- Managed vendor relationships and billing processes.
- Resolved customer issues using various collection tools.
- Coordinated with departments to streamline processes and resolve issues.
- Addressed RBI escalations and ensured compliance with regulatory guidelines.
- Conducted audits of external agencies and onboarded new vendors.
- Organized cross-department meetings for customer history and fraud detection.
- Generated leads for various banking products.

**Achievements:**

- Be The Best Award for outstanding performance in FY 2019-20.
- Rising Star Award for exceptional customer service in FY 2014-15.
- Appreciated for successful fraud detection.
- Winner of the Laksya Jeet ka Contest in June'23 and July'23.
- Consistently exceeded performance targets.

**Education:**

- MBA in Banking and Finance, Manipal Academy of Higher Education, 2019-2021.
- PGDB in Banking and Finance, ICICI Manipal Academy, Manipal University, 2014.
- B.Com (Hons.), Banaras Hindu University, 2013.

**Certifications:**

- Managerial and Interpersonal Effectiveness training by ICICI Bank Ltd.
- Certification from the National Institute of Securities Market and National Security Depository Limited.
- Post Graduate Diploma in Computer Application, 2013.

**Skills:**

- Portfolio Management
- Retail Banking
- Relationship Management
- Team Leadership
- Debt Management
- Sales Strategy

**Personal Information:**

- Date of Birth: 12/08/1992
- Languages: English, Hindi
- Nationality: Indian