



PANKAJ SRIVASTVA

Chief Manager



Delhi/NCR, India



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JOB OBJECTIVE

Scaling new heights of success with hard work & dedication and leaving a mark of excellence on each step; targeting senior-level assignments in Debt Recovery/ Collections role in Banking or NBFCs, preferably across North India

CORE COMPETENCIES

Accounts Receivable
Operations Management
Client Relationship Management
Process Stabilization
Quality Management
Revenue Enhancement
Churn Management
Collections
Business Development
Team Management & Leadership
Vendor/ Stakeholder Management
Debt Recovery

IT SKILLS

MS Office
Finnone
Finacle
CAPS

PROFILE SUMMARY

- Achievement-driven professional with **nearly 23 years** of rich experience in **Debt Service Management** with **7 years** of Business Development across the region of Delhi/NCR with expertise in Development of agency model (Collection/ Enforcement), Marketing research (Funding by various Banks & F.I.) and Special project planning & implementation
- Career success in devising & implementing effective collection plans and designing & effectuating new process in order to achieve the business excellence/ profitability
- Streamlined & improved existing systems/ processes, envisioning new methodologies through implementation of process improvement measures & automation efforts, thereby increasing work efficiency
- Excellence in managing credit & collection operations and prioritizing various tasks and deliverables as required by customers and management by driving cross-functional teams using interactive & motivational leadership
- Proficient in ensuring highest customer service levels by responding professionally to customers' requests
- Proven excellence in managing Credit & Collection Operations and prioritizing various tasks and deliverables as required by customers and management
- Proven skills in performing NPA provisioning activity, identifying early warning signals, steering delinquency analysis and taking measures for underwriting
- Expertise in interfacing with internal and external customers along with excellent decision-making enabling effective solutions leading to high efficacy & low credit losses
- Track record of managing entire gamut of collection activities including billing, distribution of invoices & account statements, policy formulation and maintaining profitability through effective recovery/ reduction in bad debt cases
- Expertise in providing guidance to the team on monitoring SLAs & process KPIs, reviewing risks and avoiding losses through revenue leakage
- An effective team leader with excellent negotiation, problem-solving, and relationship building skills

NOTABLE ACCOMPLISHMENTS ACROSS THE CAREER

- Negotiated on settlements to fetch best proposal amount from delinquent customers with positive I.R.R. on total recovery
- Successfully controlled & maintained the delinquency level well below expected ratio of 90+ DPD across the career
- Achieved an average recovery rate (CE) of 2.20%, when the national average was 1.50 %
- Successfully established and maintained new vendor and collection agency relationships, resulting in NPA resolution benefits
- Successfully closed group of delinquent cases of various builders likewise DLF Ltd-Gurgaon, DPL Home-Dharuhera, Tashee-Dwarka Expressway BPTP-Faridabad, JKG -Noida, Manorath -Noida, Gardenia Gateway Noida JNC-Ghaziabad

EDUCATION

- EGMP from IIM-Lucknow in 2012
- MBA (DLP) from IMT Ghaziabad in 2010
- Diploma in Computers from NIIT Gurugram in 1999
- Bachelors in Economics from B.K.U., Jhansi in 1997

SOFT SKILLS

Change Agent
Collaborator
Communicator
Planner
Team Leader

TRAININGS ATTENDED

- 2 days classroom training on Virtual Rapid Product Knowledge
- 3 days classroom training on Interpersonal Effectiveness and Influencing Skills
- 2 days classroom training on Managerial Effectiveness
- 2 days classroom training on Passion at Work
- 2 days classroom training on Managing People's Performance
- 2 days classroom training on Understanding-Self
- 1 day seminar by Chamber of Commerce on Customer Care
- 1 day training by PACT on New Technologies on Specialty Coating

PERSONAL DETAILS

Date of Birth: 13th July 1977

Languages Known: English, Hindi

Address: H.No.1292, Sector-10 A, Gurugram – 122001

PROFESSIONAL EXPERIENCE

Jul.'06 – till date | ICICI Bank, Gurugram

Growth Path:

Collection Manager (Delhi Home Loans BKT 0 & 1)	Jul.'06 - Mar.'09
Area Collection Manager (Delhi & NCR Home Loans BKT 2 & 3)	Apr.'09 - Mar.'11
Regional Collection Manager (Home Loans BKT 4 to 6, Delhi & NCR, U.P. & Haryana)	Apr.'11 - Mar.'12
Regional Debt Manager (BLG & AGRI (Delhi & NCR & U.P.))	Apr.'12 - Mar.'14
Regional Debt Manager Home Loans (180+ DPD (Delhi & NCR))	Apr.'14 – May.'22
Chief Manager-Enterprise Loans (SME/MCG/LCG) (NPA portfolio of corporate customers)	Jun.'22 - till date

Key Result Areas:

- Key focus on recovery of legitimate dues on stressed accounts of **corporate customers**. Understanding of all product features specially working capital/term loan in addition to credit analysis and proposal writing for **approval from committee**.
- In home loans spearheaded a team of **6 members** working in the capacity of **Debt Managers** for the common goal of assuring **Monthly Operating Plan (MOP)**
- Driving collections functions in the assigned region; building plans to drive collection revenues of circle as per defined budget with key focus on accomplishing monthly budgeted bad debt targets
- Formulating new strategies & SOPs for process enhancement; managing MIS development & budgeting for strategic decision-making; developing plans to mitigate cost
- Outlining channel strategic plans to increase the collection while liaising with the senior management
- Planning & executing customer life cycle management therapies, to arrest churn levels of customers; designing customer segmentation approach, and effectuating different strategies to drive business growth
- Coaching teams for achieving business objective through regular performance management; establishing goals and targets for the Zonal Collection In-charges and Collections RMs
- Reviewing portfolio of delinquent accounts and providing feedback to sr. management on daily/ weekly/ monthly basis
- Devising collection strategies both at centralized call centre & field; facilitating retention through centralized call centre and field collection agencies
- Taking various initiatives for developing & implementing the firm's collection procedures; removing unnecessary procedures in process for efficient functioning
- Analyzing market, developing sound economic collection strategies with managing budgets
- Achieving results in term of NPA, net credit loss & gross credit loss
- Recommending for legal action i.e. initiation of SARFEASI Action, filing of recovery suit at DRT and filing of Section 138 at civil court against NPA cases

PREVIOUS EXPERIENCE

Jul.'99 – May.'06 | hrbl Group consists of Group companies hrbl Pvt. Ltd., Alfa Cotec Industries, Eurodec Paints Pvt. Ltd.

(Head office in Ludhiana & branch offices in Gurugram, Agra, Haridwar & Ahmedabad)

Growth Path:

AM- Sales	Jul.'99 – Mar.'01
Manager Sales & Marketing	Apr.'01 – Mar.'03
Branch Manager	Apr.'03 – May.'06

