

# REESHU MAURYA

## Debt Recovery Manager

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## SUMMARY

"Accomplished credit card collections manager with expertise in handling over 180 cases, ensuring resolution and recovery targets are consistently met. Proficient in locating and recovering absconded default customers, resulting in enhanced recovery rates. Skilled in identifying and reporting skip and fraud accounts, facilitating legal actions, and collaborating with legal teams for case closure. Experienced in portfolio allocation to agencies, performance monitoring, and implementing improvement strategies. Executes collection strategies aligned with business goals, ensuring compliance with CAPE and collection strategy guidelines."

## EDUCATION

- 07/2015 - 05/2018 • Bachelor Of Art English literature  
**Chhatrapati Shahu Ji Maharaj University**

## EXPERIENCE

- 01/2020 - 2022 • Senior Executive  
Surat, Gujarat  
**ICICI Bank(Pay Roll Of I Process)**  
"Proficiently managed a high volume of inbound and outbound calls related to reconciling and collecting delinquent accounts, utilizing Payment Inquiry and Reconciliation & Control units as necessary. Strategically negotiated and enforced collection campaigns to prevent potential losses and enhance profitability. Demonstrated consistent success by achieving a remarkable 70% recovery rate of billing cycle. Recognized as a top performer, ranking within the top 10% of First Card Services' agents assigned to 30-day collection activities."  
· Achievements demonstrate proficiency in collections, negotiation, and achieving recovery targets, aligning well with job requirements.
- 01/2022 - 02/2023 • Collection Manager  
Surat, Gujarat  
**Bandhan Bank**  
"Proficiently managed the HL/LAP collection portfolio spanning from 1 to NPA's within the Surat region, overseeing both direct team and agency operations. An experienced and dedicated Home Loan, Mortgage & LAP Collection and Legal Specialist with a proven track record of effectively managing collections and legal processes for clients in Surat. Demonstrated expertise in debt recovery, negotiation, and legal documentation, ensuring strict compliance with regulatory requirements while maximizing recovery rates. Committed to delivering exceptional service and driving favorable outcomes for clients and the organization."  
· Achievements closely match job requirements: effectively managed collection portfolio, expertise in debt recovery and legal processes, ensured compliance, and drove favorable outcomes for clients and organization.

# EXPERIENCE

02/2023 - Present

Surat, Gujarat

## Debt Recovery Manager

ICICI Bank

"Effectively managed over 180 credit card cases, overseeing the collections process for allocated portfolios in the designated area and consistently meeting resolution and recovery targets. Successfully located and initiated recovery processes for absconded default customers, leading to improved recovery rates. Proactively identified and reported skip and fraud accounts, recommending accounts for legal actions and collaborating with the Legal team for case closure. Managed portfolio allocation to agencies, monitored agency performance, and implemented performance enhancement strategies. Executed collection strategies in alignment with business objectives, ensuring compliance with CAPE and collection strategy guidelines."

- Achievements closely align with job requirements: managed credit card cases, improved recovery rates, identified fraud, managed portfolios, and ensured compliance.

# SKILLS

Strategic Planning

Negotiation Expertise

Data Analysis

Legal Compliance

Team Leadership

Communication Skills

Problem Solving

Customer Service

Relationship Management

Continuous Improvement

Tool / Technology

# LANGUAGES

English

Proficient



Hindi

Native



Gujarati

Advanced



# STRENGTHS



"**Innovative Problem-Solving:** Known for my ability to approach challenges with creativity and think outside the box to find unique solutions. Leveraging a combination of analytical skills and strategic thinking, I have successfully tackled complex problems and implemented innovative solutions that have positively impacted business outcomes. Whether it's devising new approaches to streamline processes, identifying untapped opportunities for growth, or overcoming unexpected obstacles, I thrive in dynamic environments where creative problem-solving is valued."

Acquired through diverse experiences, fostering creativity and strategic thinking. Resulted in innovative solutions improving efficiency and driving organizational success.