

## **VISHNU KUMAR TIWARI**

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***Looking for assignments in Collections & Recoveries with a leading organization***

### **CAREER ABRIDGEMENT**

"A keen analyst with over **15+ years** of experience in Collection & Recoveries management currently designated as **Cluster Collection Manager** with **Hero Fincorp Ltd**; involved in formulating and implementing strategies, as well as accomplishing the given targets, in budgeted parameters. A result-oriented person with proven expertise in leading delinquent accounts, recovery planning and implementing mechanism to mitigate risk. Demonstrated skills in team supervision and relationship management as well as exceptional communication abilities to cut across organizational levels and accomplish targets."

### **AREA OF EXPOSURE/EXPERTISE**

#### **A. Team Management**

- **Collections and Recoveries Management;** implementing collection and Recoveries strategies techniques and procedures for soft- and hard-core collections with achieving the given target.
- **Delinquency Management;** analyzing the delinquency reports and monitoring the trends in collections by referring to concerned areas and profile patterns and feedback. Managing collection and repossession for collections, collections of disbursed money from the delinquent customers. Monitoring delinquency and analysis of portfolio with collections team and taking adequate steps to ensure receipt of payments and recovery of bad debts.
- **Operation Management;** monitoring process control at main branch as well as at others too. Conducting meeting with collections and operations concern to smoothen process and solve differences in opinion. Coordinating with product and policy to take opinion on modifications sought to improve the process apart from solving routine queries.

#### **B. OPERATIONS**

- Leading and monitoring the performance of team members to ensure efficiency in operations and meeting of individual and group targets. Motivating team members to achieve targets set on parameters like delinquency, business volumes and post disbursal documents pending for collections.
- Imparting training to agencies and in-house team to implementing audit norms and policies as per industry guidelines and ensuring strict adherence to various norms. Undertaking training on product and policy as well as guiding team members to solve all issues pertaining to each property.

### **ORGANIZATIONAL DETAILS**

**Since June 2021 with Hero Fincorp Ltd**

- **Spearheading operations for Collections and Recoveries with a competent team for collections and Recoveries of Two-Wheeler, Used Cars and Personal loans.**

#### **ACCOMPLISHMENTS**

- Led the collection and Recoveries activities in Gaya Cluster (Gaya, Jehanabad, Nawada, Bihar Sariff, Hajipur, Siwan Begusarai, Ballia, Arrah and Buxar Branches).
- GCL Recovery and minimizing GCL and improving collections.

- Targeting 100% regular collections.
- Repossessions of the vehicles.
- Auditing of the agencies as well as yards.

#### **Since Mar 2020 to June 2021 with Capital Trust Ltd**

- **Spearheading operations for Sales and Collections with a competent team of 30 persons for sales and collection of SB, Personal loans and Mortgage loans.**

##### **ACCOMPLISHMENTS**

- Led the collection and sales activities with team of 130 collection fos in Samastipur District (Samastipur, Mahua, Patori, Dalsinghsarai, Hajipur, Begusarai, Ballia, Goraul and Bakhri Branches).
- Improving Sales of Personal Loans.
- GCL Recovery and minimizing GCL and improving collections.
- Targeting 100% regular collections.
- Recruitment process and training of field staffs.

#### **Since Jun 2017 to Feb 2020 with Jana Small Finance Bank**

- **Spearheading operations for Sales and Collections with a competent team of 19 persons for soft collections and hard collections.**

##### **ACCOMPLISHMENTS**

- Led the collection activities of Recoveries with team of 30 collection fos in Muzaffarpur Cluster (Muzaffarpur, Bhagalpur, Bettah, Darbhanga, Purnia and Chhapra Branches).
- GCL Recovery and minimizing GCL and improving collections.
- Recruitment process and training of collection officers.

#### **From Feb 2016 to May 2017 with L & T Finance Ltd.**

- **Spearheading operations for Recoveries and Collections with a competent team of 12 persons for soft collections and hard collections.**

##### **ACCOMPLISHMENTS**

- Led the collection activities of Recoveries with team of 12 collection fos in Motihari&Bettiah.
- GCL Recovery and minimizing GCL and improving collections.
- Recruitment process and training of collection officers.

#### **Since Jan 2013 to Jan 2016 with Shriram City Union Finance Ltd.**

- **Spearheading operations for Operations, Recoveries, and Risk management with a competent team of 23 persons for soft collections and hard collections.**

##### **ACCOMPLISHMENTS**

- Led the collection activities of Recoveries with team of 19 collection fos in major UP-2.
- Successfully Managed;
  - GCL Recovery and minimizing GCL and improving collections.
  - Maintains all collection MIS.
  - Recruitment process and training of collection officers.

#### **Since Mar 2007 to Dec 2012 with CitiFinancial Consumer Finance India Ltd.**

- **Spearheading operations for collections, operations and risk management with a competent team.**

##### **ACCOMPLISHMENTS**

- Led the collection activities of collection agency of CitiFinancial with team of 15 collection fos.
- Successfully Managed;

- GCL Recovery and minimizing GCL.
- Maintains all collection MIS with focus on RBO & Reage cases.
- Maintaining the billing related reports & Pre-Bill rectification
- Documentation at collection agency as well as branch for audit.
- Recruitment process and training of collection officers.
- Handling collections of buckets 2 & 3 of worth 3 Crores approx.
- Profitability of collection agency in terms of their incentive and commission on collection.

**Since Aug 2004 – Feb 2007 with Hutchison Essar India LTD.**

- **Heading the operations involving Bill distribution, Credit Verification & Collection support over entire UPE.**

**ACCOMPLISHMENTS**

- Ensuring timely bill distribution through agency/courier.
- Monitoring Credit verification and ensuring timely activation of number.
- Maintaining all bill related reports, analysis of RTO with BNR resolution received from HTS & Customer Care.
- Payments updating in BSCS with resolutions of PNR problems.
- Provisioning of CAF from CAF flow to Work order generation.
- Activation of Corporate/SME Accounts.
- Monitoring CPV (Contact person verification).
- Co-ordination with Collection agency for APS & payouts.

**EDUCATIONAL QUALIFICATION**

- A.D.C.A. from I.G.N.O.U.
- B.Sc. from Sahu Ji Maharaj University Kanpur.

**PROFESSIONAL TRAINING'S & WORKSHOPS**

- Attended 7 days workshop on **ARBOR-OM, ARBOR-BP, Bulk Provisioning- Postpaid/ Prepaid & E-CRM.**
- Attended 3 days training program on **BSCS & ISIS/GEN.**

**DATE OF BIRTH: 7<sup>th</sup> November 1982**

Date:

Vishnu Kumar Tiwari