



# 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 proving 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:** 13<sup>th</sup> 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

