

A multi-faceted professional with expertise in understanding operational & frontline nature of collections and recovery job and prioritizing various tasks & deliverables as required by customers & management, targeting for senior level assignments in **Collections and Recovery Management** with an organization of repute; **preferably in Delhi-NCR**

PROFILE SUMMARY

- A result-driven professional, **offering 16 years** of diversified experience the areas of **Collection and Recovery Management, Risk Management, Debt Management, Customer Relationship Management** across Fintech, Asset Construction, and Banking industry with key focus on achieving top-line profitability
- Currently working at a management capacity with one of the leading **Fintech Company: DMI Finance Pvt. Ltd.** to drive **Collections functions as Sr. Manager**; leading a highly skilled **Tale Caller Team along with the Field Team of 10+ Professionals** for managing collection and recovery operations at North India.
- **Strategic Leader; devised and implemented strategies and process plans for collection and recovery** from clients against loans, advances & planning recovery from clients against pending / unpaid bills after providing advice on various payment options
- Strong expertise in working & managing wide variety of banking products which includes **Corporate Loan, Student Loan, Uncategorized Loan, Agriculture Loan, Home Loan , SME Loan, Personal Loan, Vehicle Loan and others**
- **Track record of consistently achieving recovery & collection targets** at branches, building dynamic recovery team, identifying high-yielding services and products during the career span
- **Experienced in following recovery management** through monitoring of collection & recovery process, thereby maximizing revenue generation & minimizing irrecoverable debts.
- **Proven acumen in administering legal activities for all the products portfolios**, ensuring compliance with legal statutes (Tribunals) and initiating strong legal action in case of continuous payment default
- **Customer-centric professional:** Analyzing clients' portfolio performance, addressing clients issues/concerns through effective visits, conducting profitability analysis and rendering advisory services for securing high ROI with expertise in establishing terms of payments
- **Provided guidance** to the team on monitoring SLAs, process KPIs, reviewing risks & avoiding losses through revenue leakage

CORE COMPETENCIES

<i>Credit and Collections Management</i>	<i>Risk Assessment and Mitigation</i>	<i>Debt and Recovery Management</i>
<i>Business Expansion and Profitability</i>	<i>Strategic Planning</i>	<i>Process Improvement</i>
<i>Team Building and Leadership</i>	<i>Legal Operations</i>	<i>Vendor Management</i>
<i>Portfolio Management</i>	<i>Accounts Receivables</i>	<i>Agency Audits and Management</i>

WORK EXPERIENCE

22 Aug 2022- Till Now |DMI Finance Pvt. Ltd.

Growth Path: Start working as Sr. Manager.

Key Result Areas:

- Drove end-to-end Collections functions for West UP, Haryana, Punjab and Delhi-NCR region
- Played a role in managing & evaluating the delinquent account collection; setup the terms of payments & managing vendors
- Controlled the collection/risk/disputes/KPI and ensured accuracy with sharp deadlines

Key Result Areas:

- Leading a high empowered team for managing end-to-end Collections and Recovery Operations
- Displaying leadership skills in managing Corporate Loan, Salary Student Loan and Uncategorized Loan
- Steering effective execution of field collection process of the company with minimal dependency
- Establishing & reviewing the collections and recovery strategy regularly & providing trainings to the teams to ensure that the collection techniques change with the change in the legal and economic situation
- Entrusting with the responsibilities of managing Supervisors, Tale Callers and Field Executives
- Developing collection plans; designing & effectuating new process in order to achieve the business excellence / profitability
- Evaluating the performance of the teams; Tracking team collection movement and ensuring achievement of collection target
- Working in close coordination with the Legal Team for:
 - Managing Arbitration activities, conducting court visits & joining the police investigations related to the cases and the complaints if required
 - Providing required documents and data for redressal of customer disputes
- Scrutinizing collection reports to ascertain status of collections w.r.t the collection received from city, cohort and product
- Examining & put corrective actions on incidences of customer mishandling, improper response, & other customer escalations
- Generating important reports and dashboard to update the management about individual and business performance
- Functioning as an Authorized Representative; working towards completion of assigned responsibilities within defined timelines
- Working towards managing the Defaulter Borrower and companies as well
- Monitoring payments due from clients and promptly contacted clients with past due payments
- Building and maintaining healthy business relations with corporate clients and ensuring customer satisfaction by achieving delivery & service quality norms
- Conducting extensive visits to client locations across PAN India (**South**: Hyderabad, Chennai, Bangalore / **North**: Indore, Haryana, Uttar Pradesh, Uttrakhand, Punjab / **West**: Mumbai, Pune, Nagpur) in order to address client issues or complaints

May'10 – Dec'16 | ARCIL-ARMS Ltd. as Senior Resolution Counselor (Asset Construction Company)

Key Result Areas:

- Drove end-to-end Collections functions for West UP, Haryana, Punjab and Delhi-NCR region
- Played a role in managing & evaluating the delinquent account collection; setup the terms of payments & managing vendors
- Showcased excellence in managing Agriculture Loan (Bank of India), Home Loan (ICICI Bank), Personal Loan (State Bank of India), SME Loan (Indian Bank), Personal Loan (Federal Bank) and Vehicle Loan (Standard Chartered Bank)
- Managed FDD (Field Due Diligence) and LDD (Legal Due Diligence) activities to understand and asses all the legal risks
- Reconciled the vendor statements and managed payment complaints or discrepancies
- Displayed skills in managing the loan restructuring functions and assuring the continuation of EMI Dues
- Entrusted with the responsibilities of conducting the auction of properties under possession of ARCIL
- Engaged in coordination for the litigation of housing loan accounts before DRT/DRAT Tribunal
- Documented & maintained the MIS reports on business operations: Billing, Collection, Credit Control, Profitability; submitted the same to the Reporting Manager to facilitate decision-making
- Managed collection and prioritized various tasks & deliverables as required by the Management
- Devised and executed recovery strategies to manage the payment defaults
- Controlled the collection/risk/disputes/KPI and ensured accuracy with sharp deadlines
- Led the team to effectively manage high value fraud cases / defaulters / insolvent clients; initiated legal actions accordingly
- Avoided risks through allocation of cases, capacity planning, field visits, flow rates and normalization of delinquent accounts
- Showcased skills in managing the Fraud Consultants in order to lead the Fraud Control Activities
- Developed risk management policies, strategies and mechanisms in order to mitigate the same
- Addressed or resolved collection related queries/issues on priority-basis to accomplish customer satisfaction matrices
- Built & maintained strong business relations with the customer in order to achieve the targets and get the help to resolve the other customers in the city/area
- Managed the legal functions which includes visiting the courts for managing the auctions and repossession of the vehicle
- Collaborated with Enforcement Agencies, Resolution Professionals; followed up the process by ensuring adherence to

Oct'07 – May'10 | ICICI Bank Ltd. as Agency Manager

Key Result Areas:

- Worked as an Agency Manager; conducted agency audits and managed bucket 4 and 5 of the Auto Collection with different agencies of ICICI Bank
- Assessed credit risk operations & reported on any process deviations; took prudent risk mitigation measures
- Executed monthly collection plans and ensured collection as per target; identified concern area and took up with the authority on the resolution to help in timely collection
- Ensured the agencies are following adherence to the ICICI Bank guidelines and policies
- Managed legal functions which includes visiting the courts to get the vehicle reposition order legally
- Prioritized field visit on the high exposure user; prioritized vehicle and user skip tracing with the help of skip tracing agencies

PREVIOUS EXPERIENCE

Dec'06 – Aug'07 | ATS Services Pvt. Ltd. as Collections Team Leader

ACADEMIC DETAILS

BA | Kanpur University | 2002

IT SKILLS

Operating System: Windows 7, XL, 8, 8.1, 10 (All Desktop Versions)
Package: MS Office Suite (Word, Excel, PowerPoint)

PERSONAL DETAILS

Date of Birth: 10th August 1980
Languages Known: English and Hindi
Address: House No. RZ-D1/267 Street No.4, Mahavir Enclave, New Delhi-110045