

Rahul Goswami

Zonal Collection Manager - Credit and Collection | AR Management

+91 9868767959

rahul.goswami90@gmail.com

in LinkedIn

Seasoned Credit and Collection expert with extensive experience in Accounts Receivable (AR) management, targeting a senior leadership role to leverage expertise to drive excellence in credit risk assessment, collection strategies, and AR optimization.

Core Competencies

- Credit & Collection
- AR Optimization
- Portfolio Optimization
- Risk Assessment
- Debt Recovery
- Payment Processing
- Invoice Management
- Customer Negotiation
- Legal Compliance
- Stakeholder Collaboration

Soft Skills



Certifications

2008
NCFM's Capital Market
Dealers Module

2008
NCFM's Derivatives
Market Dealers
Module

Profile Summary

- Offering 14 years of experience in Collections, Credit Control, AR Management, Debt Collection & Recovery, with a focus on Secured and Unsecured Loans, Business Loans, and Credit Cards.
- Proven track record of consistently achieving and surpassing collection targets across multiple regions, demonstrating expertise in debt recovery strategies and AR optimization.
- Strong leadership skills, adept at leading and mentoring high-performing teams to drive results, improve productivity, and foster a culture of accountability and continuous improvement.
- Extensive knowledge of credit risk assessment methodologies, compliance requirements, and legal regulations, ensuring adherence to company policies and mitigation of bad debt risks.
- Skilled in developing and implementing innovative collection strategies, leveraging data analytics and technology to streamline processes, reduce delinquencies, and enhance cash flow.
- Proficient in stakeholder relationship management, collaborating effectively with cross-functional teams including sales, finance, and customer service to resolve issues, mitigate risks, and optimize collection efforts.
- Experienced in customer negotiation and conflict resolution, adept at managing challenging situations while preserving positive business relationships and ensuring customer satisfaction.
- Demonstrated success in optimizing revenue, enhancing profitability, and implementing effective risk management strategies within the financial industry.
- Specializing as an NPA Resolution Specialist, proficient in NPA recoveries and hard collections, adept in crafting effective collection strategy plans, navigating legal complexities, and fostering strong liaison relationships.
- Demonstrated expertise extends to delivering exceptional customer service, orchestrating field and tele collections, executing skip tracing techniques, and ensuring high-performance team delivery.
- Skilled in vendor management and conducting portfolio evaluations to optimize recovery outcomes.

Work Experience

Electronica Finance Limited Since May'23
Zonal Collection Manager

Axis Bank Limited, Delhi Jun'21 – May'23
Senior Manager

EQX Analytics Private Limited (Stashfin), Delhi May'19 – Mar'20
Zonal Collection Manager

Intec Capital Limited, Delhi Apr'17 – May'19
Area Collection Manager

Airtel, Delhi Jan'16 – Apr'17
Senior Executive

Tata Consultancy Services Private Limited, Delhi Oct'10 – Dec'15
Senior Collection Representative

Spice BPO Services Limited, Delhi Nov'09 – Jul'10
Customer Care Executive

Roles & Responsibilities Across the Tenure

- Facilitating initiatives and mapping business requirements for practical implementation of Customer Financing solutions, while adhering to overall financial policy, and continuously ensuring alignment with evolving market dynamics.
- Devising collections strategy in terms of intensity, productivity & channel with the help of risk segmentation of customers, continually enhancing risk-adjusted returns for the portfolio & proactively reducing high-risk exposure in the unsecured portfolio.
- Monitoring GCL portfolio in terms of bucket flows, continuously developing strategic recovery operating plans on diverse clientele portfolios along with robust succession planning.

Financial Product Expertise

Secured Loans

Affordable & Large Ticket Mortgage Loans

MSME

Heavy Machinery loans

Unsecured Loans


Personal & Business Loans


Credit Cards

LAP

Education

 **2012**
B.A. (Humanity) from Delhi University, Delhi

 **2008**
Diploma in Stock Market Trading & Operations (DSMT) from BLB Institute of Financial Market, Delhi

 Recovery Agent (DRA) Examination of the RBI

Technical Skills

MS Office

Internet

Email

- ③ Building a strong & robust department, continuously formulating collection policies & processes, and ensuring their effective implementation to meet defined department goals & activity metrics, sales KPI's, and actively participating in ongoing team planning meetings.
- ③ Continuously preparing reports & analyses on compliance and adverse trends, providing appropriate recommendations to support management decision-making processes.
- ③ Regularly generating management reports to keep track of financial performance, supporting management in decision-making processes, and actively assisting in the issuance of stop service letters or legal letters when necessary.
- ③ Strategizing long & short-term directions through periodic progress reviews of all team members, ensuring continuous improvement and development.
- ③ Ensuring proper productivity and efficiency on individual caller, conforming achievement of weekly & monthly targets on every portfolio, and consistently attaining the forecasted amount.
- ③ Coordinating and following up with vendors / customers on all due and near-due invoices, and with sales teams for the collection of overdue / long outstanding accounts, maintaining relationships with internal & external customers, and continuously monitoring performance and cost-efficiencies.
- ③ Instituting SARFAESI Act for delinquent customers, ensuring due diligence is maintained for faster results, and proactively reducing NPA accounts on the books.
- ③ Supervising branch performance twice a week & regularly following up on payments with agencies, hosting weekly & monthly escalation calls with sales & service leaders for resolution and timely collection, while achieving monthly, quarterly, and yearly targets with minimum bad-debts.
- ③ Continuously hiring qualified staff for debt collection agencies, emphasizing increased training and improved morale amongst staff members.
- ③ Delivering proper training to team members on different modules, spreading awareness at the caller level to better understand the business and complexities.
- ③ Liaising with cross-functional team members for process development and mapping training needs for new financial changes and payment issue resolutions.
- ③ Managing settlement accounts- Residence/Office, continuously differentiating Chronic & Non-Chronic accounts, drafting settlement sheets and proposals, ensuring banker visits for settlement cases, and negotiating with clients & management for settlement figures, thereby preventing flow by addressing chronic cases.
- ③ Investigating settlement cases deeply and approving waivers on PI as per delegation matrix, ensuring adherence to company policies and regulatory requirements.
- ③ Supervised operations of the Accounts Receivable (AR) section with focus on ensuring efficient processing (payment allocation, reconciliation and month-end reporting) of company receivables through SAP and timely collection in accordance to company policies.
- ③ Accomplished accounts receivable target goals by training, assigning, communicating job expectations and adhering to policies and procedures.
- ③ Successfully met and exceeded monthly, quarterly, and annual collection targets set by the organization, demonstrating consistent performance in debt recovery.
- ③ Developed and implemented effective strategies to streamline the collection process, reduce outstanding debts, and improve cash flow within the zone.
- ③ Implemented efficient accounts receivable (AR) management processes, including invoice generation, billing, and reconciliation, to ensure timely payment from customers and minimize delinquencies.
- ③ Provided leadership and direction to the collection team, fostering a culture of accountability, motivation, and continuous improvement, resulting in increased productivity and morale.
- ③ Established and maintained strong relationships with internal stakeholders such as sales teams, finance, and customer service departments, collaborating cross-functionally to resolve issues and improve collection efficiency.
- ③ Implemented a contingency plan for the critical functions of the Accounts Receivable team by successfully cross training each member.
- ③ Cleared the Accounts Receivable Aging Report of hundreds of old debit and credit invoices by researching and resolving collection and billing issues.
- ③ Improved customer relations by implementing regular follow-up with clients allowing them to provide timely feedback on our services.

Personal Details

Address : Delhi, 110053, New Delhi

Date of Birth : 2nd February 1990

Languages Known : English & Hindi