

MOHIT MALIK

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Rajnagar Extension, Ghaziabad 201017**

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Zonal Collection Manager – Collection And Repossession

With 10+ years of qualitative experience in :

- Collections/Recoveries/Repossession
- Channel Management
- Team Management
- Strategic planning
- Business Development

- Presently associated with **Tata Motors Finance Ltd. (Arrise BPO)**
- A strategic thinker with a flair for charting out strategies for collections and recoveries and contributing towards reducing NPA and achieving profitability norms.
- Possess excellent interpersonal, analytical, troubleshooting & team building skills with proven ability in establishing quality systems/ procedure and planning/ managing resources.

AREAS OF EXPOSURE

CHANNEL MANAGEMENT

- Established strategic tie-ups with financially strong & reliable channel partners, resulting in deeper Collections n recoveries growth.
- Monitored Agencies performance & various audit and compliance activities; implementing effective strategies to minimize the NPA of Bank .
- Providing assistance to channel partners by conducting training programs; ensuring seamless delivery of quality products & services in the market.

PEOPLE MANAGEMENT

- Recruiting, training & monitoring the performance of team members to ensure efficiency in recoveries operations & meeting of individual & group targets.
- Conducting gate meetings for objective & designing or streamlining processes to ensure smooth functioning of recovery operations.

CAREER GRAPH

Current Organization: Tata Motors Finance Ltd. (Arrise BPO).

Profile Title	: Zonal Collection Manager
Specialization	: Collections/Recoveries/Repossession
Duration	: Sep 2023 – Till date
Product handled	: CV & Auto Bucket (Bkt 15+ & WriteOff) : NPA And WOFF

KEY RESPONSIBILITY

- Managing the delinquent CV & Auto portfolio
- Meeting the monthly charge off projections
- Control over agency Capacity, Planning, Recruitment and Periodic training of field collectors and Telle callers.
- Managing productivity of in House Team & Agency Supervisors.
- Continuously review portfolio and raise warning alarms on identification of a negative trend
- Suggest process change to make an existing process more stronger
- Liaison with legal / law enforcing authorities for speedy recovery process Capacity utilization and talent retention
- To ensure adherence to specified audit checklist at all times
- Managing Escalations

Previous Organization: HDB Financial Services Ltd.

Profile Title : Collection Manager
Specialization : Collections/Recoveries/Repossession
Duration : Dec 2019- Sep 2023
Product handled : CV & Auto Bucket (0 To all)
: NPA And WOFF

KEY RESPONSIBILITY

- Managing the delinquent CV & Auto portfolio
- Meeting the monthly charge off projections
- Control over agency Capacity, Planning, Recruitment and Periodic training of field collectors and Telle callers.
- Managing productivity of in House Team & Agency Supervisors.
- Continuously review portfolio and raise warning alarms on identification of a negative trend
- Suggest process change to make an existing process more stronger
- Liaison with legal / law enforcing authorities for speedy recovery process Capacity utilization and talent retention
- To ensure adherence to specified audit checklist at all times
- Managing Escalations

Previous Organization : Axis Securities Ltd.

Profile Title : Agency Manager
Specialization : Collections/Recoveries/Repossession
Duration : Dec 2017 - Dec 2019
Product handled : Axis Auto NPA And WOFF.

KEY RESPONSIBILITY

- Managing the delinquent Auto portfolio
- Meeting the monthly charge off projections
- Control over agency Capacity, Planning, Recruitment and Periodic training of fieldcollectors and Telle callers.
- Managing productivity of Agency Supervisors.
- Continuously review portfolio and raise warning alarms on identification of a negativetrend
- Suggest process change to make an existing process more stronger
- Liaison with legal / law enforcing authorities for speedy recovery processCapacity utilization and talent retention
- To ensure adherence to specified audit checklist at all times
- Managing Escalations

Previous Organization : Texmech Consultants

Profile Title : Supervisor
Specialization : Collection/Recoveries/Repossession
Duration : July 2015 – Nov 2017
Product handled : Auto/Credit Card/Personal Loan Collection

KEY RESPONSIBILITY

- Providing assistance to agencies in resolving disputed, RTP, Skip & escalated cases.
- Supervision and monitoring of collection agencies to achieve collection targets andhenceforth retaining the customers thereof.
- MIS Generation, Review, Strategy Formulation and Implementation.
- Co-ordination with Backend regarding Settlement Letter, DPR, Receipt Recon, Billingand Allocation Distribution etc.
- Data, Dispute & Waiver Analysis.
- Provide feedback to Management / Senior Officials.
- Discuss & resolution of issues/problems faced by field staff with customers.
- Visit and resolution of cases, where the clients does not entertain the agency FOS andwould like to meet the Bank representative.
- Analyzing agencies performance and assisting them in areas of improvement, training& motivating of field staff & Tele callers to improve collection resolution.
- Random checking of FOS on field & checking case remarks.
- Dealing with the walk in Customer in Bank.
- Taking care of escalations which are rotted throw Customer Care or Higher authorities.

EDUCATIONAL CREDENTIALS

Graduation

University : Jodhpur National University, Jodhpur
Graduation Date : 2014

PERSONAL VITAE

Date of Birth : 20th Oct, 1990
Nationality : Indian
Gender : Male
Address : Ghaziabad

Current Location : Ghaziabad
Mohit Malik