

Personal info

- Father's Name- Subhash Rawat
- D.O.B- 25 November 1991

Languages known

- English
- Hindi

Contact

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7014883477

Jaipur

Education

● Bachelor of Technology

Maharishi Arvind College of Engineering and Research Centre

● Post Graduate Diploma in Banking

Manipal Academy of Banking and Finance

Technical Skills

PROGRAMMING LANGUAGE-

- C
- C++
- Dot Net

MS OFFICE

Key Skills

- Risk Management
- Negotiation
- Skip Tracing
- Problem Solving
- Communication Skill
- Vendor Management
- Call Centre Management
- Team Management
- Data Analysis
- Audit and Compliance

MANISH RAWAT

Area Collection Manager

Profile

10+ years of experience in Banking and Non-Banking Domain, with experience in both Secured and Unsecured products. Extensive experience in resolving Non-Performing Asset cases of various banking products.

A Team Lead with expertise in Staff supervision, Training, Team building, leadership, and strengthening teams by deploying management practices and innovative thoughts. Expertise in research of various law and guidelines along with drafting of various agreements.

A consistent performer having a successful track record of making visible contributions to improve complete credit cycle from product development, policy, MIS, collections strategy, and update collections & Incentive policy.

Work Experience

● Dec'2023- till date

Paytm-One97 Communications Ltd

Area Collection Manager

- Handling Postpaid Loan(Digital Loan) with count of almost 40k+ and value 55+cr
- Handling Entire Rajasthan 90+ DPD with team and agency to achieve ROR
- Resolving customer's queries or any escalation in order to get account resolved
- Monitoring the performance of team members to ensure process efficiency and meeting of individual and group targets
- Analyzing data with Disposition Codes basis Targeted pool which helps in better recovery
- Responsible for Audit of agency
- Timely training for agents of agency for better efficiency

● Oct'2022- Nov'2023

Oxyzo Financial Services Pvt Ltd

Manager of Collection and Recovery

- Works on B2B Platform
- Handling Portfolio of 2k+crore across India (BG/ POD/ BL /PF /TL)
- Handling team who handles specific zone and products
- Reviewing team performance and giving timely feedbacks
- Maintaining Relationship with Client and KAM team in order to get timely payment and rotation of amount received
- Highlighting issues with any specific category specially in POD cases
- Major focus on NPA cases by resolving PAR(Principal at Risk)
- Visiting high profile case which are impacting NPA
- Focus on Penal Collection which directly effects bounces
- Keep an eye on Bill/ Invoices shared by client for rotation, for any issues timely escalating same to Risk team

Internship

- Completed 4 months training from DUCAT on .NET

Achievements

- Certified in Advanced Diploma in Computer Application
- Got Merit Certificate from NIIT Aptitude Test 2013

Awards

2020| IDFC First Bank

The Star Performer of the Month(for consecutive 3 months)

● Oct'2018–Aug'2022

IDFC First Bank Ltd

Debt Manager– Senior Manager

- Handling Jaipur field from Bucket X till 6(Auto Portfolio)
- Handling 3 agency with FOS size of 15
- Controlling flow to higher BKT hence reducing Risk (NCL)
- Determine the degree of risk involved in different Sector.
- Handling Repossession of vehicle through Sec 9
- Minimizing delinquencies and recover revenue by performing collection activities
- Ensuring compliance from the vendors on laid down process
- Resolving NPA accounts either through settlements or through foreclosure by explaining CIBIL consequences
- Monitor the field executive's performance periodically
- Regular visitations to yard and reporting the discrepancies/complaint items as a visit report
- Issuing notices to customer and resolving account via Lok Adalat
- Utilise skip tracing techniques and tools to locate and contact borrowers who have moved or changed their contact information
- Strive to retain borrowers whenever possible by providing options to help them get back on track with their loan payments

● Aug'2014–Oct'2018

ICICI Bank Ltd

Debt Manager–Deputy Manager Band II

- Handling Rajasthan 0 and 1 Bucket (Auto Loan Portfolio)
- Handling 5+ agency of across Rajasthan with 35+ FOS
- Controlling flow from 0 Bkt to 1, Managing Call Center and Field
- Data of Almost 60 Cr+ with count of 1100+ cases reporting every month Focus on ACR/ Ideal Time/ Dialer usage for better connects/ Connect Percentage
- Risk segmentation using propensity to pay/probability to flow forward
- Inputs to drive charges collection in early buckets to modify customer behaviour
- Determine the degree of risk involved in different Sector
- Conceptualizing and implementing collection plan for the organization for achievement of targets
- Analyzing and reviewing market response and communicating the same to the seniors
- Interacting with big ticket size customers on regular basis and providing redressal to all their queries, complaints and handling all client relation
- Responsible for PDM(Pre Delinquency Management)

● Reference

Vikram Mathur (Zonal Relationship Head- Debt) ICICI Bank
Contact-9001297803

Vivek Shridhar (Regional Head Collections- Debt) ICICI Bank
Contact-8288038194