

# Rajesh Rai

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💡 **Profile Summary:** 20+ years of experience including leadership in collections and recovery. Through understanding of debt recovery strategies, financial analysis, and risk assessment. Significantly increasing collections and recovery that includes identifying and resolving disputes, negotiating settlements, and managing legal proceedings. Exceptional track record in exceeding recovery/collection goals.

- 12+ years of experience in banking as well NBFC domain encompassing various profiles.
- Demonstrated expertise in recovery, collection, skip tracing, process monitoring, compliance, audit, and fraud.

## 💡 Recovery/Collection Skills

- |                         |                       |                 |
|-------------------------|-----------------------|-----------------|
| • Skip Tracing          | • Arbitration         | • Resolution    |
| • Vintage Extraction    | • Settlement Waiver   | • Delinquency   |
| • Segmentation          | • Conversion Rate     | • Days Past Due |
| • Rate of Return        | • CIBIL Clean-up      | • Normalisation |
| • Bad Debt Recovery     | • Soft & Hard Buckets | • Roll Back     |
| • Non-Performing Assets | • MIS                 | • Backward flow |

## 💡 Professional Skills

- |                              |                        |                        |
|------------------------------|------------------------|------------------------|
| ▪ Collection Strategy        | ▪ Training Staff       | ▪ CIBIL Credit Rating  |
| ▪ Audit Management           | ▪ Deductions           | ▪ Portfolio Analysis   |
| ▪ Debt Management            | ▪ Cash Reconciliation  | ▪ KPIs & Reporting     |
| ▪ Agency Management          | ▪ Capacity Planning    | ▪ Analytical thinking  |
| ▪ Performance Metrics        | ▪ Call Monitoring      | ▪ Portfolio Management |
| ▪ Field And Tele Collections | ▪ Process Monitoring   | ▪ Accounts Receivables |
| ▪ Unsecured – Credit card    | ▪ Business to Business | ▪ Credit Policy        |
| ▪ Operations Management      | ▪ Business to Consumer | ▪ Cash Forecasting     |
| ▪ Compliance Managemnt.      | ▪ Legal Management     | ▪ ERP Trainings        |
| ▪ Financial Statements       | ▪ Credit Management    | ▪ Order to Cash        |

💡 **Audit & Fraud:** Ensured that all agency audits were done on all specified parameters by audit team. High, medium and low risk defects were checked accurately and led the monthly activity of agencies audit. Conducted data security audit and Compliance audit parameters checked in agencies. Initiated fraud investigations on fraud cases and reported to team. Conducted physical visit to customer's home to validate document regarding fraud.

💡 **Strategic Planner:** Effectively reduced delinquency by implementing alternate cycle and shuffling strategy in high risk regions. Key person who shared ideas on recovery tools in order to automate the process. Allocated domain specific agencies and processed segmentation of portfolio on basis of customer profile. Proactively flagged sourcing quality issues to risk management department. Leading all responsibilities with entrepreneur mind-set.

💡 **Leadership/Change Experience:** Exemplifying 12 years of leadership experience in managing large team of internal employees and external stakeholders across regions. Effective in attending customer walk-ins, buckets and in-house customers. Maintaining cordial relationship with stakeholders Trained most managers and agencies on skip tracing and process changes. Led implementation of CRM software and participated in restructuring of organization twice. Key resource who implemented no cash or cheque collection policy.

💡 **Leadership Qualities** ♣ Emotional Intelligence ♣ Relationship Building ♣ Problem Solving ♣ Decision making  
♣ Persuasion ♣ Coaching ♣ Delegation ♣ Time Management ♣ Active Listening ♣ Empathy ♣ Planning ♣ Strategizing

## ! PROFESSIONAL EXPERIENCE

### ! SBI Card (Jamshedpur), Recovery Collection Manager

Oct' 14 – Oct' 22

Average achievement of 105.48% over collection targets. Achieved growth of over 240% in recovery, increasing it from INR 70 lakhs in 2015-16 to INR 238 lakhs in 2021-22. Reduced delinquency below 10% by alternate cycle strategy. Delinquency for 30+ was 5% and 90+ was 2%. Lowest Settlement waiver of 45.68% with conversion of 83%. Obtained highest recovery in Mar'22 of 55.68 Lakhs (252% of target) in India. Winner of several promotions, Spot award – Mar' 2022, Apr' 2020, Champion award – Q1 Apr' 2020 – Jun' 2020, Certificate of Appreciation – Jul' 2016 – Oct' 2016, Employee of the month - Jan 2022, Sep' 2021, Mar' 2021, July 2020, Jun' 2020, Feb' 2020, Jan' 2020, Final Pre chase winner – May' 2018 & Jun' 2018, Above and beyond – Nov' 2016, May' 2016

- Organized recovery for Jharkhand, Bihar, and West Bengal. Handled Assam, Orissa, and Chhattisgarh for up to 1 year plus in absence of managers.
- Enforced strategies to enhance collection capabilities, sustain cost-effective operations, and reduce delinquency.
- Prioritized visits identification and coverage, with a specific focus on high-risk regions, vintage extraction, and optimizing the rate of return. Emphasized segmented accounts and strategically adjusted resources based on customer profiles and agency skills, ensuring efficient outcomes.
- Executed measures to reduce broken settlements and waivers, driving alternate payment adoption, streamlining processes, and strengthening engagement. Ensured adherence to regulations, audit compliance, and code of conduct, while providing comprehensive training on collection processes, skip tracing, and code of conduct to managers, and vendor staff.
- Widespread customer-centric service follow-up and conducted negotiations to ensure customer satisfaction.
- Applied easy repayment options to reduce credit risk and minimize customer attrition.
- Planned reinstatement of customer cards and generated new sales leads. Ensured timely closure.

### ! Standard Chartered Bank (Bangalore), Senior Recovery Officer

Sept' 2009 – Feb' 2014

Achieved 88% of yearly targets in 2009/10 and achieved 125% yearly target 2011/14. Qualified for P3 rating 2013 - "1B", 2012 - "2C", 2011 - "1C", 2010 - "3A" & 2009 - "3A". Recognised for highest recovery SCB pan India (thrice in row). Certificate of excellence – Aug' 2013, Certificate of appreciation - Q3 Oct' 2013 – Dec' 2013, Certificate of exceptional performance – Jan' 2014 – Feb' 2014.

- Spearheaded card dues recovery, employing skip tracing techniques to locate non-contactable cases.
- Orchestrated recoveries exceeding INR 1 Crores Portfolio for Bangalore through agencies.
- Collaborated with teams to swiftly resolve complex cases, ensuring audit compliance and adherence to processes, RBI guidelines, and code of conduct.
- Proactively schooled customers on CIBIL rating, reducing risk and delinquency. Offered flexible repayment options, maximizing collection efficiency. Undersized customer attrition by addressing and resolving issues.

### ! Shree Janardan Refractories [Kulti (Asansol)], Supervisory Manager

May' 2003 – Oct' 2008

- Managed & supervised all departments of the firm like an Entrepreneur.
- Managed firm's functioning, including sales, purchases, billing, accounts, finance, collections, and operations.

## ! Education, Other Details, Certifications and Software Skills

- ✓ **Graduation - BBM (Finance)** – T. John College, Bangalore University – 61.75% | 2003
- ✓ **Last CTC** – 13,25,000/- plus incentives. **References** – Available on Request.
- ✓ **Expected CTC** – 16,50,000/-. **Languages** – English, Hindi, Bengali & Bhojpuri.

! **Software Skills & Certifications**: ERP, SAP FICO/FSCM, Oracle Credit/Collections, Net Suite Credit/Collections, SAP Credit/Collections, Dynamics 365 Credit/Collections, Windows 10, Office 365, Excel, Word, Power Point, Vision Plus, NAPS/WCP, Agency Management System, CRM Collections 24, CS Card one, Oracle HR, SAP Concur & RAMCO.

ABOVE STATED ALL INFORMATION IS TRUE TO MY KNOWLEDGE