



**SANJEEV KUMAR**  
**Secured/Unsecured Loans | Debt-Service Management**  
**Location Preference: Delhi/NCR & Dehradun**

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## Key Skills

Team Management & Leadership

Portfolio Management

Mortgage Home Loan & LAP Collection

Agency Management

Escalations Management

Delinquency Management

Business Process Improvement

SLA & TAT Management

Self-Motivated



## Profile Summary

- Extensive knowledge in Mortgage Home Loan and LAP recovery of write-off or hard buckets portfolios.
- Enterprising leader with over 18+ years of experience and a strong record of contributions that streamlined collection & recovery operations, invigorated businesses & enhanced internal controls.
- Ensuring reconnection from delinquent bucket, preparing collection plans, delegating targets & developing case specific strategies to recover money
- Built & maintained relationships with HNIs & Corporate clients; resolved customer's queries with respect to opening, maintenance & closure of their accounts; maximized customer satisfaction levels
- Dynamic & self-starter with strong will to win; possess strong planning, communication, analytical & problem-solving skills; sensitive to the cultural dynamics of cross-cultural work spaces



## Soft Skills



## Personal Details

**Date of Birth:** 10<sup>th</sup> February, 1983

**Languages Known:** English & Hindi

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## Career Timeline ( Recent 6 Associations)

SBI Cards (GE Capital Business Process Management Services Pvt. Ltd.), Gurugram

Aug'05  
-  
Apr'07

Apr'07  
-  
Oct'14

Oct'14  
-  
Dec'18

Dec'18  
-  
Apr'20

Aug'20  
-  
Mar'21

Mar'21  
-to till date

Chola Mandalam Investment and Finance Company Ltd., New Delhi as Area Collection Manager

ICICI Bank Ltd., New Delhi as Manager

Kotak Mahindra Bank Ltd. Noida as Sr. Manager

Hero Fincorp Ltd., New Delhi as Portfolio Collection Manager



## IT Skills

- Well versed with MS Office (Outlook, Word, Excel and PowerPoint) and Internet Applications
- Vision Plus, AGMS (GE Capital)
- CAPS-FinnOne (ICICI Bank Ltd.)
- Finn-One/FCRM/I-View application etc. (ICICI Bank Ltd.)
- Concur-SAP (Hero Fincorp Ltd.)
- Salseforce (Hero Fincorp Ltd.)



## Education

- MBA (Operation) from Sikkim Manipal University in 2011
- Bachelor of Arts (P) from Delhi University in 2005
- Certificate in computing from IGNOU in 2000
- 10+12 from CBSE New Delhi in 1999



## Work Experience

### Since Mar'21 with Hero Fincorp Ltd. Delhi as Portfolio Collection Manager (Grade-3A)

- Managing the potential NPA, NPA and right-off portfolio of LAP, SME-finance, SCF (Supply Chain Finance), Bill Discounting and UBL for the location at Delhi-NCR, UP and Uttrakhand.
- Managing the team size of 5 to 6 collection managers as supervision role.
- Applied SARFAESI Act. 2002 under sec-14, managing and interacting with enforcement agency and law firms to conclude enforcement activities as per their timelines.
- Led recovery and filing Sec-138, attending DRT in against cases as an authorized officer.
- Coordinated with the enforcement agency for taking physical possession and other enforcement activity. Spearheaded the legal team for all legal activity.
- Attending court dates as AR (Authorized Representative) for exhibition of original property and loan documents for obtaining the possession order from CMM and DM.
- Monitoring and tracking of NDOH/STAGE with empaneled law firms on regular interaction.
- Maintaining the GNPA reductions numbers from Gross GNPA pool through action proceedings and recommending OTS with justified proposals.
- Certificate of appreciation received by MD CEO for best performance in FY'21 Best performance award and recognition by MD & CEO in FY'22 at Baku, Azerbaijan.
- Received the memento and certificate of appreciation from National Collection Manager for best performance at offsite event organized by organization at Jim Corbett Park, Ram Nagar, Uttrakhand.
- Recently promoted and moved to band 4 to 3 grade in Jul'23 with top 5 rating.

### Aug'20-Mar'21 with Kotak Mahindra Bank Ltd. Noida as Cycle Manager (Sr. Manager)

#### Key Result Areas:

- Managing the Credit Card collection of bucket 2 portfolio with the team portfolio managers.
- Monitoring and driving the performance of Portfolio Managers in terms of Resolution, Normalization & Stabilization, Collection Efficiency, Flow Rate, Delinquency
- Accomplished TAT maintenance for customers queries/complaints resolution thereby resulted in improvement of customer satisfaction levels
- Managing the agencies empanelment and vendor management etc.
- Achieving reduced delinquency of assigned portfolio through proper accountability
- Directing allocation of portfolio on the basis of geography and vintage, daily recon of payments, receipts book checking, adherence to Code of Conduct, Audit ratings, exceptions to be highlighted
- Addressing and resolving customer queries, provide remedial tools to close loans (foreclosure, settlement)
- Allocating portfolio on the basis of geography and vintage, daily recon of payments, receipts book checking, adherence to code of conduct, audit ratings, exceptions to be highlighted
- Directed collection agency with FOS for account penetration coverage
- Spearheaded the legal team for all legal activity.

### Dec'18-Apr'20 with Cholamandalam Investment and Finance Company Ltd., New Delhi as Area Collection Manager

#### Key Result Areas:

- Spearheading all aspects of collection discipline, portfolio coverage, Training, Coaching, people engagement by regular interaction
- Works with loan officers, branch managers, and other staff in the branches to properly structure the loan
- Primary point of contact with Regional Sales Manager, Credit Risk Management and Senior Management on mortgage transactions
- Supervising field visits, ensuring proper handoffs for new cases, monitoring portfolio exceptions and highlighting challenges / updated in daily review
- Assessing and resolving customer queries, providing remedial tools to close loans (Foreclosure, settlement) managed the collection portfolio of 0-29 DPD (Current Bucket) home equity mortgage product
- Achieving reduced delinquency of assigned portfolio through proper accountability
- Directing allocation of portfolio on the basis of geography and vintage, daily recon of payments, receipts book checking, adherence to Code of Conduct, Audit ratings, exceptions to be highlighted
- Addressing and resolving customer queries, provide remedial tools to close loans (foreclosure, settlement)
- Allocating portfolio on the basis of geography and vintage, daily recon of payments, receipts book checking, adherence to code of conduct, audit ratings, exceptions to be highlighted
- Managing the team strength of 25 in-house FOS and 3 team leaders
- Issuing demand notices against ECS bounced cases under section-25 with coordination of empaneled law firms

**Growth Path/Deputations:**

Oct'14–Mar'18: DM-2, New Delhi

Apr'18–Dec'18: M-1, New Delhi

**Key Result Areas:**

- Managed mortgages Home Loan/LAP 180+ DPD portfolio
- Applied SARFAESI Act. 2002 under sec-14, managed all enforcement activity as timelines.
- Filing Sec-14 application in CMM/DM courts of obtaining the possession order.
- Attending court dates as AR (Authorized Representative) as well as POA holder for exhibition of original property and loan documents for obtaining the possession order.
- Led recovery suit filing Original application (O.A.) in DRT/DRAT and Civil Suit as well as filing Sec.-138
- Coordinated with the enforcement agency for taking physical possession and other enforcement activity
- Directed collection agency with FOS for account penetration coverage
- Spearheaded the legal team for all legal activity
- Monitoring and tracking of NDOH/STAGE with empaneled law firms on regular interaction.
- Certificate of appreciation received by Group Product Head for best performance in FY'19
- Appreciation memento received by Group Product Head for doing Best Resolution in Good-Buddy contest between Jul'16-Sept-16

**Apr'07-Oct'14 with SBI Cards (GE Capital Business Process Management Services Pvt. Ltd.), Gurugram as Senior Executive (Early Stage Collection)**

**Growth Path/Deputations:**

Apr'07 – Sep'09: Associate, Gurugram

Sep'09 – Oct'11: Executive, Gurugram

Oct'11 – Oct'14: Sr. Executive( Early Stage Collection), Gurugram

**Key Result Areas:**

**As Sr. Executive (Early Stage Collection), Gurugram:**

- Directed the collections agencies with 15 - 20 collections executives
- Applied root-cause analysis and took measures for repeated escalations and maintained the performance in terms of resolution in skip cases Risk-30 portfolio
- Enforced business objectives on all the parameters i.e. O.P. (Operating Plan) targets, Compliance (Field Monitoring Scores and High Risk Defect, SLA adherence)
- Monitored performance in terms of Resolution, Normalization & Stabilization, Collection Efficiency, Flow Rate, Delinquency
- Accomplished TAT maintenance for customers queries/complaints resolution thereby resulted in improvement of customer satisfaction levels
- Modeled accounts restructuring-FPP (Fixed Payment Plan), full & final settlements process
- Managed escalation for EWS (Early Warning Signal) and Dispute Cases

**As Executive, Gurugram:**

- Led the entire operations of Payment Restructuring Process
- Acted as CPU (cheque pick-up) Coordinator, managed conversion of CPUs, delivered hit rate and mentored new joiners

**As Associate, Gurugram:**

- Consulted with Kolkata and East non-metro region for Risk-30 portfolio, which was the pilot batch of Tele-calling centralization
- Accomplished exceeded assigned targets in terms of resolution and delivered outstanding performance



**Previous Experience**

**Aug'05-Apr'07 with Sparsh BPO Pvt. Ltd., Gurugram as Customer Support Associate (Tele-calling-Sales)**