

VIRENDER KUMAR

**Flat No 601, Studio
Apartment, Omaxe
Heights, Sector 86,
Faridabad-121002
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Career Objective

Looking for a challenging position in a professional and dynamic organization where I can enhance my skill and strength in conjunction with the company's goal and objectives with independent responsibility.

Brief Overview

- 10 Year 9 month of experience in collection and team handling of reputed organizations.
- Proven ability to lead a team by example and motivate them to achieve desired objectives.
- Strong exposure and understanding of Collection strategy, planning and implementation.
- Excellent communication and people management skills.

Work Experience

Niro Money- as a Zonal Collection Manager based out New Delhi since Feb 2023 to April 2024..

Job Profile:

- Managing overall portfolio of North India for all the buckets and NPA for the States of UP, UK, Delhi, Haryana, Punjab J&K and Chandigarh.
- Managing a team of 10 peoples in which 5 Area managers 2 agency manager and 3 FOS and 8 agencies.
- Responsible for the tele-collection for the North Region.
- Maintaining the decided pos resolution in buckets and CE for NPA cases.
- Responsible for Collection & all collection related activities. Consistently achieving the targets from the beginning.
- Managing collection agencies also responsible for new agency empanelment.
- Ensuring Audit compliance in all the aspects.
- Preparing MIS on daily, weekly, monthly basis.

Navi Finserv- as a Regional Collection Manager based out New Delhi since Feb 2021 to Feb 2023..

Job Profile:

- Managing overall portfolio of North India for all the buckets and NPA except area UP and Uttarakhand.
- Managing a team of 15 peoples, 2 cluster manager and 8 agency managers and 5 FOS.
- Maintaining the decided pos resolution in buckets and CE.
- Responsible for Collection & all collection related activities. Consistently achieving the targets from the beginning.
- Managing collection agencies and also responsible for new agency empanelment.
- Ensuring Audit compliance in all the aspects.
- Preparing MIS on daily, weekly, monthly basis.

Srei Equipment Finance Ltd as a Collection Manager based at New Delhi since September 2019 to Feb 2021.

Job Profile:

- Managing 90+ to Infinity DPD customers of Delhi & NCR.
- Always looking for fresh business of sales and business from existing customers.
- Managing repossession agencies.
- Solve difficult cases through Repossession, sale at site or settlement.
- Coordination with the Legal team to ensure best use of legal tools like Sec-17, Sec-9, Sec-138 and Sec-420 for collection.
- To minimize the losses and increase profit & maintain a good book in terms of size and quality.
- Preparing MIS on daily, weekly, and monthly basis.
- Reporting to State Head Collection

ICICI Bank Ltd as Debt Manager (2700+DPD) Personal Loan Division based at New Delhi from March 2019 to September 2019.

Job Profile:

- Managing the PL Division 2700+ DPD Delhi & NCR.
- Responsible for 2700+DPD Collection & all collection related activities.
- Managing Collection agencies & their Executives.
- Coordination with the Legal team to ensure best use of legal tools for collection.
- Ensuring Audit compliance in all the aspects.
- Preparing MIS on daily, weekly and monthly basis.
- Reporting to Regional Debt Manager.

Leeboy India Construction Equipment Pvt Limited: Manufacturers of Construction Equipment's Motor Grader, Backhoe Loader, Excavator, Pothole Patcher, Drill, (This is a 55-year-old American Brand) – (A company of ST Engineering)
Collection Executive – North Region (Nov 2016 to March 2019)

Job Profile:

- Managing a team of 3 employees with their own specific customer account base/area for North Region Customers (All Buckets <30 to >360)
- Daily performance review of my team.
- To ensure minimal provision for month by doing higher rollback & normalizations in higher buckets.
- Field Visits on Problematic Cases & coordinating to resolve & service dispute cases
- Time to time dealer audit of physical stock and all the account payable to them.
- To coordinate with Legal firm for all cheque bounce cases and intentional defaulters.
- Co-ordination with management and Backend to resolve customer query
- Submit collection and management reports focusing on AR improvement.
- Create change management process for all Collection related strategy changes.
- Provide insight in development of collection strategies to meet Company and department objectives.
- Stay current with industry trends and provide insight into the future direction of the department.
- Manage relationships with the Sales department, Finance and Accounting and other functional departments.
- Accounts Receivable/Accounts Payable/Dues Collection/C-form Collection/Bank Payment (DO payment).

**Au Financiers India Limited (Vehicle Finance Division) Faridabad
Branch Collection Executive all buckets (Jan 2016 to Oct 2016)**

Job Profile:

- Co-ordinate with Advocates for Section-9, Section-17 & Section-138
- 100+ Customers (All Buckets <30 to >360)
- Reduced NPA's month by month.
- Preparing MIS sheets.
- Negotiate with the customers.
- Meeting clients, assessing their present financial conditions, and providing options for payments.
- Co-ordinate with several agencies including Collection Agency / Repo Agency / Go down Agency / Valuation Agency for day-to-day activities.

**IndusInd Bank Limited (Vehicle Finance Division) Faridabad
Branch Collection Executive (July 2013 to Dec 2015)**

Job Profile:

- Contacting the customer for their due payment.
- 200+ Customers (All Buckets <30 to >360)
- Negotiate with the customers.
- Trace the vehicle for repossession.
- Reduced NPA's month by month.
- Recommended legal action when appropriate.
- Co-ordinate with several agencies including Collection Agency / Repo Agency / Go down Agency / Valuation Agency for day-to-day activities.

Academic Qualification

10th From Haryana Board of School Education 2004.

12th From Haryana Board of School Education 2006.

B. Com. from Maharshi Dayanand University Rohtak 2010.

Two Year diploma in computer application from HARTRON 2004.

Strength/Skills

- Build solid relationships with customers, third-party finance partners, and channel partners.
- Team management skill
- Working knowledge of new and emerging trends and practices in collection management
- Good understanding and ability to explain financial things.
- Ability to understand legal obligations.
- Knowledge of repossession and 138, section-17, section-9
- Tactful, Assertive, Strong Negotiation skills
- Ability to meet deadlines and stay calm under pressure.
- Sincere and hard working

Personal Information

Father's Name : Mr. Ratan Lal
Date of Birth : 05/04/1988
Gender : Male
Marital Status : Married
Nationality : Indian
Language Known : Hindi & English
Permanent Address : V& PO. Kondal, Sundariya Mohalla, Teh- Hathin, Distt- Palwal
Haryana-121103

Declaration

I hereby declare that the above-mentioned information is true to my belief and to the best of my knowledge.

Date :

Place :

(Virender Kumar)