

VISHAL SHRIVASTAVA

STATE HEAD

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EMAIL | vishalshrivastava123@rediffmail.com
LOCATION | Lucknow, INDIA
EXPERIENCE | 20 Years 0 Month

Key Skills

- Recovery Management
- Collection Management
- Excel

Languages

- Hindi
- English
- Marathi

Profile Summary

A result oriented professional with rich experience of nearly 20 years in Collections & Recovery, Business Development, Client Relationship Management and Team Management. Proficient in handling the collection operations for minimizing the delinquency level and accomplishing the assigned targets. Experienced in implementing the recovery strategies in case of payment defaults; understanding the reasons behind the default and accordingly providing options to regularize payment. Possesses excellent interpersonal, communication, leadership and analytical skills with demonstrated abilities in customer relationship management.

Work Experience

State Head

Procap financial services pvt ltd
10/2022 - Present

Taking care of collections of entire Uttar Pradesh

Area Manager Debt Management

Tata Capital Financial Services
12/2016 - 09/2022

collections for CE ,CV, Term Loan , Supply Chain Finance

business and collections associate

Rudra finserv
08/2015 - 12/2016

client aquisition with team and corporate collection to be done as associate with the company

Area Collection Manager-Mumbai

India Infoline Limited

07/2014 - 08/2015

Key Deliverables: ?Handling the portfolio of Collections (1-infinite bucket) and wherein steering a team of 10+ collection Executives all onrolls of company. ?Portfolio includes all secured loans in which taking care of CV loans is major focus Handeling Mumbai ie All locations including all spokes pertaining to them based our at Thane HQ . ? Achieved the targets in terms of lowering delinquency and reducing NCL ie, losses of companyand pertaining to all products and maintaining achievement for the same. ?Liaised with legal team to file legal matters against defaulters such as 138 cases filing and recovery suits to be filed against chronic NPA cases and filing section 156 cases too. ?Involved in the repossession of assets such as CV,LCV which comes under Higher DPD and higher Billing/POS receivables. ?Synchronized with inter department (Sales, Credit, Operation & RCU) for better and purified customer base. ?Complied with policy and process set for collection, and suggested changes if necessary. ?Devised strategies for new incentive plans, payout to agency within company limit.

State Head

Magma fincorp ltd, Pune

11/2012 - 07/2014

? Handling the portfolio of Collections (1-60 bucket) and Verification (FI) wherein steering a team of 30+ C&V executives and 3 Team Leaders(Asst Managers)and telecalling team . ? Portfolio includes all secured loans in which taking care of Auto loans and CV loans,FE(Farm Equipments ie Tractors and equipments) SME loans is major focus Handeling ROM ie rest of Maharashtra locations include Solapur,Kolhapur,Aurangabad,Pune,Satara,Baramati, Nanded,Parbhani and all spokes pertaining to them ie southern and western Maharashtra based our at Pune HQ . ? Achieved the targets in terms of lowering delinquency and reducing NCL ie, losses of companyand taking care of field verifications pertaining to all products and maintaining TAT for the same. ? Liaised with legal team to file legal matters against defaulters such as 138 cases filing and recovery suits to be filed against chronic NPA cases and filing section 156 cases too. ? Involved in the

repossession of assets such as CV, Cars, T/Ws and farm equipments ie Tractors which comes under Higher DPD and higher Billing/POS receivables. ? Synchronized with inter department (Sales, Credit, Operation & RCU) for better and purified customer base. ? Complied with policy and process set for collection, and suggested changes if necessary. ? Devised strategies for new incentive plans, payout to agency within company limit.

Area Collection Manager

Bajaj Auto Finance Ltd., Indore ,Ujjain, Khandwa, Dewas, Mandsaur, Ratlam, Neemuch, Burhanpur
10/2009 - 10/2012

Key Deliverables: Handled the portfolio of Secured Loans (TW, CV) live and expired (NPA) book collection wherein managing a team of 40+ collectors and 3 collection managers. Achieved the targets in terms of lowering delinquency, cash collections and repossession and reduced NCL i.e. losses of company. Liaised with legal team to file legal matters against defaulters such as 138 cases filing and recovery suits to be filed against chronic NPA cases and filing section 156 cases too. Synchronized with inter department (Sales, Credit, Operation & RCU) for better and purified customer base. Managed repossession of NPA assets, which are of high losses for the organization. Involved in handling repossessions of NPA assets and handled dealer channel.

Territory Debt Manager

ICICI Bank, Pune
01/2006 - 09/2009

Key Deliverables: Handled the portfolio of EMCT (emerging market collection team) and also PL collections wherein steered a team of 30+ collectors and 3 Agency Managers. EMCT includes all secured loans in which HL is lesser but taking care of Auto loans and CB/FE(Farm Equipments ie Tractors and equipments) loans is major focus. Achieved the targets in terms of lowering delinquency and reducing NCL ie, losses of company. Liaised with legal team to file legal matters against defaulters such as 138 cases filing and recovery suits to be filed against chronic NPA cases and filing section 156 cases too. Involved in the repossession of asstes such as Cars, T/Ws and farm equipments ie Tractors which comes under NPA and write off receivables.

Synchronized with inter department (Sales, Credit, Operation & RCU) for better and purified customer base. Complied with policy and process set for collection, and suggested changes if necessary. Devised strategies for new incentive plans, payout to agency within company limit.

Territory Manager

Nicholas Piramal, Aurangabad

07/2004 - 12/2005

sales BD

Team Leader

HBL Global (HDFC Bank), Allahabad

07/2002 - 06/2004

sales, credit, collections

Education

MBA/PGDM - Hospitality Management

2002

Lucknow University

Grade - 76%

B.Sc - Biology

1998

Bundelkhand University

Grade - 57%

Projects

cargo manager

59 Days

cargo carrier management