

**VIRENDER KUMAR**

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Apartment, Omaxe  
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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 / Goo 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 / Goo down Agency / Valuation Agency for day-to-day activities.

**Academic Qualification**

10<sup>th</sup> From Haryana Board of School Education 2004.

12<sup>th</sup> 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)**