

Professional Summary

Results-driven finance executive with 16+ years of experience in Risk Management, Call Centre Management, Debt Recovery, Legal, Settlement, Client Servicing, and Operations. Proven track record of strategic planning, team management, and driving business growth in the banking and finance sector.

Professional Experience

Zonal Lead - AVP, Legal & Recoveries

Inazuma.co | January 2020 - Present

Assistant Vice President - Risk Management

Nexus Bank | June 2018 - December 2019

Key Achievements:

- Developed and implemented a risk management framework, resulting in a 30% reduction in credit risk exposure.
- Managed a team of 15 risk analysts, providing guidance and training to enhance their skills.

Responsibilities:

- Conducted regular risk assessments and provided recommendations to senior management.
- Collaborated with cross-functional teams to develop and implement risk mitigation strategies.

Senior Manager - Call Centre Operations

Pinnacle Financial Services | March 2015 - May 2018

Key Achievements:

- Improved call centre efficiency by 25% through process re-engineering and staff training.
- Enhanced customer satisfaction ratings by 20% through effective issue resolution and feedback implementation.

Responsibilities:

- Managed a team of 50+ call centre agents, providing coaching and development opportunities.
- Analyzed customer feedback and implemented changes to improve overall customer experience.

Debt Recovery Manager

Apex Banking Corporation | January 2012 - February 2015

Key Achievements:

- Reduced debt recovery timelines by 40% through effective negotiation and settlement strategies.
- Improved recovery rates by 15% through targeted campaigns and collaboration with external agencies.

Responsibilities:

- Managed a team of 10 debt recovery agents, providing guidance and support.
- Developed and maintained relationships with external debt recovery agencies.

Credit Analyst

Omega Financial Services | June 2008 - December 2011

Key Achievements:

- Consistently met or exceeded credit analysis targets, with a 95% accuracy rate.
- Provided valuable insights to senior management, informing credit policy decisions.

Responsibilities:

- Conducted thorough credit analyses for new and existing customers.
- Collaborated with the risk management team to identify potential credit risks.

Education

Bachelor of Commerce (BCom)

University of Delhi - Shri Ram College of Commerce

Technical Skills

Risk Management & Finance:

- Risk Management
- Credit Risk
- Financial Risk
- Credit Analysis
- Portfolio Management

Leadership & Management:

- Team Management

- Leadership
- Management
- Relationship Management

Operations & Technology:

- Call Centers
- CRM
- Cash Management
- MIS
- Management Information Systems (MIS)

Business Development & Legal:

- Business Development
- Vendor Management
- Legal Assistance
- Debt Recovery
- Debt Settlement
- Collections