

Nishanth R

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EXPERIENCE

03/2023 - 06/2023

Senior Manager - Collections & Strategy

DPDzero | Bengaluru, India

- Strategically leading a high-performing team in devising and **implementing monthly communication strategies**, resulting in the successful attainment of collection targets for over 20 Fin-tech/NBFC companies.
- Responsible for conducting **A/B and multivariate testing for new strategies** and skillfully implemented the most impactful ones to drive significant improvements in collection and operational efficiencies.
- **Collaborated closely with internal teams, including the Data team**, to identify and create highly impactful segments of the portfolio. By leveraging these insights, we were able to drive our strategies with increased efficiency and effectiveness.
- Spearheaded the creation of a universal library for digital communication templates (IVR, SMS, and Whatsapp), **resulting in a significant increase in IVR pick-up rates**.
- Established an efficient environment for **assigning, tracking, and monitoring** manual tele calling activities, **providing clear visibility into the performance** of external collection agencies.
- Proactively **on-boarded new collection agencies** to enhance outsourcing of collectable portfolios, resulting in improved collections efficiency and scalability of handled portfolios.

10/2021 - 02/2023

Manager- Collections & Repayment Operations

KLUB | Bengaluru, India

- Hired as the first full-time employee to **build repayments and collections Processes**- Built internal process which could handle a growth of 400% in the business within a year
- Developed and organised efficient strategies to help teams **manage workloads and maximize output** (Internal validation mechanism of maker checker process increased the accuracy of the payouts to 99.98% from 85%)
- Established procedures to **ensure that teams remain on track** with their project work and **BAU** activities (Built an internal tracker to monitor all the BAU activities in a month, which enabled the team to get the activities complete as per the timeline)
- Utilized **data-driven methods** to evaluate the impact of the new strategies and make necessary adjustments (Internal DPD tracker was built to ensure correct identification of cases in DPD and take necessary actions which resulted in less cases in DPD buckets month on month)
- Spearheaded **strategic planning initiatives** to ensure successful product delivery
- Sole **SPOC between Product & Business** to ensure the LMS is built and Automated the current repayment workflow (Built 3 internal products which automated the complete repayments, payouts and communication workflow)
- **Automated the process flow** to ensure the team size remained the same while the volumes increased 5x in that FY
- **Built a team** of 6 professionals to handle 3 different products and ensure BAU activities are achieved on designated timelines with approx 100% accuracy
- Successful in increasing collections efficiency from 85% to 98%, and bringing the number of cases maturing on time to more than 98%

SUMMARY

Results-driven and self-motivated professional with 7 years of experience in the Fintech industry with a proven record of accelerating operational workflow and successfully managing products with impeccable accuracy. Skilled in automating processes, mitigating payment risks, and driving increased volumes. Proficient in strategic framework development and efficient end-to-end collections management. Adept at aligning with stakeholders to achieve company vision and targets using OKR and KRA methodologies. Recognised for taking ownership, exceeding expectations, and delivering successful outcomes. Excellent communicator and collaborator, adept at sharing knowledge and driving productive teamwork. Seeking opportunities to leverage leadership, time management, and people-centric skills for progressive and impactful contributions. Additionally, brings expertise as a Senior Manager in reporting, budgeting, and compliance, with a strong ability to work with executive leadership.

SKILLS

- Fin-tech Operations and Collections
- Product Management
- Operations planning
- Cross-functional communication
- Budget oversight
- Business performance management
- Data-driven decision-making
- Reporting management
- Workforce training and development
- Strategic resource management
- Performance reporting
- Incident management
- Staff retention
- Operational troubleshooting
- Process improvement

11/2020 - 09/2021

Associate Manager – Collections & Operations

FINDEED | Bengaluru, India

- Set up a loan process flow for disbursement, resulting in an efficient disbursement process (Increased the disbursement rate from 54% to 82%)
- Formed a team of loan officers for collections in-house and on the fleet, leading to improved recoveries in the NPA bucket (Monthly collection for 30-90 DPD bucket increased from 45% to 65%)
- On-boarded agencies for effective field visits, resulting in improved recoveries (Increased collection rate of 0-30 DPD bucket from 88% to 96%)
- Managed team of 8 professionals.
- Built an LMS for collections, ensuring 100% collections without any manual intervention

07/2017 - 04/2020

Operations Specialist

NIRA | Bengaluru, India

- Played an active role in B2B sales by bringing in new vendor partnerships for the expansion of the business
- Handled collections for the initial 3 months of starting the business and successfully recovered 100% of EMI payments
- Built the credit model for the efficient processing of loans, leading to a conversion rate of over 90%
- Reduced Turn Around Time (TAT) during credit application analysis by introducing new methodologies and process automation (TAT per application was reduced to less than 3 mins from 15 mins per application, by automating the CIBIL report viewing)
- Actively contributed to other teams such as marketing and product, leading to the redesign of the complete disbursal flow and a drop off in the disbursal funnel of less than 5%

06/2016 - 06/2017

Operations Lead

Finomena | Bengaluru, India

- Acted as the Point of Contact (POC) for stakeholders, clients and other 3rd parties (Third parties were capital first and CSL finance (NBFC))
- Led the Consumer Durable space of the company and reduced the process TAT and high credit underwriting efficiency, resulting in lower NPA rates (NPA rates dropped to less than 2% from 3.5% and TAT was reduced to less than 3 mins from 15 mins)
- Streamlined end-to-end operations and improved Disbursal rate by reducing Process TAT
- Created a multivariate risk assessment model which reduced the delinquency percentage while heading the collections for a book size of 6000+ loans (13 cr book)
- Led efforts in motivating and inspiring team members with mixed abilities to bring higher efficiency

EDUCATION

2016

Dr.Ambedkar Institute Of Technology | Bengaluru, KA

Bachelor of Engineering: Electronics and Instrumentation Technology

2013

PES University | Bengaluru

Diploma: Electronics and Communication