



SANJAY BISWAS

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Achievement-driven professional with **over 19 years** of experience in various fields like Collection/Debt Recovery, Stock Management & Disposal, Direct & Channel Sales and Marketing; targeting senior-level assignments in **Collection & Debt Recovery** with an organization of high repute preferably in **BFSI/Fintech** sector

CORE COMPETENCIES

Strategy Planning
Collections & Recovery
Risk Management
Stock Liquidation and Refurbishment
Business Development
Agency Management
Portfolio Management
Customer Relationship Management
Team Management

PROFILE SUMMARY

- A strategic planner with proficiency in devising strategy for collection and recovery from clients against Loans and Advances after providing advice on the various payment options
- Devised & effectuated innovative strategies for tracking of high risk accounts, recovery & normalization of NPA / delinquent accounts and reduction of bad debts
- Expertise in designing & implementing collection strategy, techniques & procedures and facilitating changes in collection techniques as per legal & economic situations
- Merit of defining collection architecture for organization and developing an overall risk management strategy, establishing a robust framework for the organization, putting in place the procedures, guidelines & standards
- Directed cross-functional teams using interactive & motivational leadership; acknowledged for mentoring team members with an equal desire to win
- Effective organizer, motivator, team player and a decisive leader with the capability to motivate teams to excel and win

ORGANISATIONAL EXPERIENCE

Since May'14: Poonawalla Fincorp Limited (Earlier known as Magma Fincorp Ltd), Grade – Chief Manager, Division: Stock Management, Collection as Zonal Manager (East)

Role:

- Spearheading the stock management such as stock liquidation and refurbishment of entire East (West Bengal, Odisha, Bihar & Jharkhand) for products like CV/CE/Car/Tractor
- Working in close coordination with Recovery and Legal Team regularly to get maximum assets for sale so that entire process can be completed smoothly
- Following measures like Online Auctions, accepting direct quotations and coordinating with various OEMS, Dealers, DSAs and existing customers for better price realization
- Identifying assets after due verification and valuation so that can be taken up for refurbishment and finally being liquidated at desired price
- Managing & monitoring delinquent account collection and establishing terms of payment as well as supervising Vendor Management

Achievements:

- Achieved 90+ and 180+ stock aging reduction and stock refurbishment with focused approach on stock liquidation and price improvement
- Successfully completed the NAVRANG project in coordination with the Recoveries / IT / Operations / Accounts Team to make the full Module Online
- Have been awarded with Excellence Certificate of Recognition for Q1 FY23
- Consistently being rated as FEE/EE throughout the tenure
- Have been awarded with the BEST STATE HEAD recognition in 2015

Growth path:

- May'14 to Mar'15: State Manager – West Bengal
- Apr'15 to Apr'16: Regional Manager – West Bengal & Orissa
- Apr'16 to till date: Zonal Manager – West Bengal, Orissa, Bihar & Jharkhand

PREVIOUS WORK EXPERIENCE

Jun'13 to Apr'14: HDB Financial Services Limited, Division: Commercial Vehicle Collection as Collection Manager (West Bengal)

Role:

- Responsible for the entire collection process of West Bengal
- Major focus was to maintain a healthy portfolio by controlling 30+ delinquencies

Dec'08 to Apr'13: Cholamandalam Investment & Finance Company Limited, Division: PF / VF Collection

Dec'08 to Apr'11: Collection Manager, STPL Collection

Role:

- Taken care of Bkt2, Bkt4 - Bkt11 and Write-Off
- Worked in close coordination with the in-house team and as well as with the collection agencies

May'11 to Sep'11: BRM, VF Collection & Oct'11 to Apr'13: Sr BRM, VF Collection

Role:

- Responsible for the entire collection process of the Barasat Area Office thereby ensuring branch profitability on a higher side and to maintain collection costs within the projected budget by increasing of revenue collection from delinquent customers month after month
- Achieved the set collection parameters such as NCL management, reduction of 91-180 and NPA stock, soft bkt efficiency above 80% and restrict the flow from fresh bkt every month.

Mar'08 to Dec'08: HDFC Bank Limited, Division: STPL Collection as Deputy Collection Manager (Kolkata & Suburbs)

Apr'07 to Feb'08: GE Money, Division: SBI Cards Collection as Assistant Manager Payment Assistance (Kolkata & Suburbs)

Mar'06 to Mar'07: Bajaj Allianz Life Insurance Co. Ltd., Division: Agency Channel as Sales Team Manager

Apr'04 to Feb'06: Standard Chartered Finance Ltd., Division: Credit Card Sales as Sales Officer – Kolkata

Feb'03 to Mar'04: CIPLA Limited, Division: Critical Care as Marketing Executive

ACADEMIC DETAILS

2004: **MBA (Marketing & Human Resource)** from Sikkim Manipal University (Distance Course)

2002: **B.Sc.** from Calcutta University, Kolkata (General)

Other:

2003: **Diploma in Advanced Software Technology** from CMC

IT SKILLS

- Proficient in MS Office and other Internet Applications

PERSONAL DETAILS

Date of Birth: 7th August, 1980

Language Proficiency: English, Hindi and Bengali

Address: 5/16, Dum Dum Road, Kolkata-700030, West Bengal, India