

**AKASH VIJAY SINGH**

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*COLLECTION AND DEBT MANAGEMENT PROFESSIONAL*

*SEEKING UPPER MIDDLE LEVEL ASSIGNMENTS ACROSS THE INDUSTRY*

### PROFILE

- Competent, diligent & result oriented professional with an overall work experience of over 17 years in Collection, recoveries, operation and currently spearheading as Regional Manager Collection at Poonawalla Fincorp Ltd (formally known as Magma Fincorp Ltd) Bihar Jharkhand
- Deft in steering collection operations, analyzing risk and managing delinquencies dexterity across applying techniques for maximizing recoveries and minimizing the credit losses.
- Proactive professional with keen business acumen to achieve desired result/targets within shrinking deadlines, demonstrated capabilities in implementing business practices in conformity with global standards.
- Highly analytical and detail oriented in approach with strong ability to adapt and handle risk operating outside comfort zone with a reputation for consistently going beyond what is required and using personal high standards to achieve result.

### CORE COMPETENCY

Collection/Recovery/Repossession \* Risk Management \* MIS analysis \* Relationship Management \* Team Handling

### PROFESSIONAL EXPERIENCES

**Poonawalla Fincorp Ltd**

**Regional manager for 90+ Bihar & Jharkhand**

**Location: Ranchi**

**From Apr'21 to Till Date**

- *Delinquency control 90+*
- *Ensure compliance of process*
- Handling collection for the region across the all the NCL buckets through field collections/Repo/Legal
- Monitoring collection strategy plans, Majorly Through Collection/Repo/Legal
- Developing MIS at regional level projecting delinquency, driving the team for the execution, and achieving results
- FPR (First Person responsible) for all audit and other monthly quality evaluation for 90+
- Repo Sale with coordination with Online/Offline Auction
- FPR for the execution of legal activity

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**CNH Capital PVT Ltd**

**Regional manager for tractor/CE loan East India**

**Location: Patna**

**From Oct'18 to Mar'21**

- *Delinquency control 30+ & 90+*
- *Ensure compliance of process*
- Handling collection for the region across the buckets through field collections
- Monitoring collection strategy plans, analyzing and sharing feedback to credit underwriting and policy team for delinquent's

A/c

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- Generation of dashboards for the region to analyse the trends and improve processes
- Developing MIS at regional level projecting delinquency, driving the team for the execution and achieving results
- FPR (First Person responsible) for all audit and other monthly quality evaluation

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Chola Mandalam finance co. Ltd.

Regional recovery manager for tractor loan (U.P)

Location: Lucknow

From Nov 16 to Oct'18

Accountabilities

- *Delinquency control: Controlling collection as Regional recovery manager*
- *Ensure compliance of process*
- *Analyze Root Cause of non-achievers, take corrective measures to make the Team More Productive*

KRA of the Role

- Roll Forward
- Roll Back / Normalization
- Collection Efficiency
- NCL Lines

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From Dec 13 to Oct'16 - State Head Collection, Jharkhand,  
Shriram Equipment Finance. (CE)

Accountabilities

- *Delinquency control: Controlling collection as State Head for entire portfolio of Jharkhand.*
- *Ensure compliance of process*
- *Analyze Root Cause of non-achievers, take corrective measures to make the Team More Productive*

KRA of the Role

- Roll Forward
- Roll Back
- Collection Efficiency
- Nil Collection
- Repossession and disposing those asset within the TAT given

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Mar 13 Dec'13 - State Head Collection (Bkt 31-90), Jharkhand,  
Magma Fincorp. (CE, CV, CAR, Tractor)

Accountabilities

- *Delinquency control: Controlling Debt collection as State Head.*
- *Ensure compliance of process*
- *Analyze Root Cause of non-achievers, take corrective measures to make the Team More Productive*

KRA of the Role

- Roll Forward

- Roll Back / Normalization
- Collection Efficiency
- Repossession and disposing those asset within the TAT given

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GE Money Housing Finance

Since Jun'2008 till Feb'13

Collection Manager, HL, LAP, WB and Odisha,

Location KOLKATA

#### Accountabilities

**Portfolio Management:** Weekly Review with collections team members. This includes bucket wise feedback and plan future actions for delinquent customers.

**People Management:** Ensures team members are motivated to and capable of delivering all requirements of Collections. This includes planning and implementation in the areas of collection management and succession, coaching and mentoring thereby enabling team members to achieve the set performance targets.

Monitoring all legal activities against Delinquent customers.

Monitoring all collection issues for the region.

GE capital

May 2005–Sep 2011.

*Sitting Location*

*Gurgaon (Tele-calling 2005 to 2007)*

*Jamshedpur - (Bkt Manager (90+)) Field May 2007 to June 2008*

#### Basic Responsibilities:

- Managing Collection workforce and the operations part.
- Finalizing Vendor, payout and everything related
- Agreement and Billing of the vendors on time
- Closure of audit items like receipt books and submission of payment on time
- Understanding of agency payout and use the payout effectively for driving efficiency
- Fulfilling the training need of vendor's and workforce as well.
- Weekly performance review with the vendor and subsequently with the workforce.
- Rollout of daily/weekly target, Incentive and ensuring DRR is met on daily basis.

#### ACADEMIC QUALIFICATIONS

- Master's Degree in Business Administration (MBA) - System and Marketing from SMU (Sikkim Manipal University), 2005.
- Bachelor's Degree in Information Technology (BIT) from MAHE, Manipal. In 2003

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- Permanent Address : 38 A, Ramdasi Bhawan, Bhuiyadih, Jamshedpur
  - Current Address : 7 E, B block, Shree Sai Residency, Bargain Ranchi

#### Personal

Gender	Male
Nationality	Indian
Language	Hindi, English

DOB

6th Jan 1983

Marital status

Married.