

Covering Letter

Ma'am /Sir,

Greetings of the day.

I Manish Srivastava would like to put my candidature, for the post of “**Collection Manager ”on your Reupdated Group .**

My education and work experience makes me confident enough to take up the responsibilities as required and its strategic implementation along with the innovative practices in a way to be best in the area, and also to get on with the **organizational ethics** to be practiced so as to achieve satisfaction and appreciation among employees and target audience.

If provided with an opportunity, I can combine in-house policies and institutional strategies backed by the cooperation of my seniors and colleagues to put the best of an image of the institution.

Thanking you in anticipation for the interest that your organization has shown in me by going through the attached curriculum vita of mine. Hoping for a quick response from your side.

Dear Ma'am/Sir, I request to provide me an opportunity to serve your esteemed organization. I can assure you that you would be more than satisfied with my performance.

With sincere respect and regards,

Manish kr. Srivastava

Resume

Manish K Srivastava

House No.17-Type II, ADA Colony, New Jhansi, Allahabad, 211019, Contact No. (Post Paid no)– 6392447162.

email id: mailme.manish_srivastava@rediffmail.com

Synopsis:

A dynamic professional experience with over more than 8 years of experience in the areas of Strategic Planning, Collections, Channel and Distribution Management, Client Relationship Management and Team Management.

Demonstrated abilities in handling all sort of customers to achieve the target.

Excellent interpersonal, communication and organizational skills with proven abilities in team management, customer relationship management and planning. Want to excel in the field of banking & Finance and to carve a niche for myself, while contributing to the maximum growth of the organization, I am associated with

Working Experience:

Presently Working in Magma Fincorp Ltd Ltd, As “Assistant Manager” collection’s in North Region, (30-90) Bucket loan in Commercial & Passenger Vehicles, Personal Car, JCB in Raebarely & Barabanki Location as on payroll from 15 Feb-21 To -Till Date.

Job Profile&Responsibilities’:

- Normalization of 30-90 Bucket Aging cases.
- Managing collection Portfolio in UP 1, North Region (Raebarely & Barabanki) Area for resolving in collection portfolio Bucket.
- Handling to Manage The Complete Responsibility of collection Portfolio by Recruiting Man power, & appointing vendors (collection agency & Repossession agency).
- Repo stock disposal, Gathering Market information on defaulters, Legal compliance, feedback of entire handling Location for H.O, Meeting with senior’s for resolution of difficult cases in every month End review meeting’s.

- Meeting in Branch With credit & sales Staff, For Making them Aware of New defaulter's & also achieve new link or clues to resolve existing default customer of my location's, with the help of dealer point also.
- Effectively Handled The Direct team of 5 cre's in Different location for collection in field, to manage Delinquency in Under Target Control.
- Achieve Monthly Target For S.H/ A.C.M, N.C.M & all For H.O.
- To Meet The entire process of C.V monthly collection Target decided by "H.O" Through Existing client of direct /dealer point in different Area& Direct customer interaction.
- Visit in field as on requirement, To Follow up Defaulted Customer & convince them for their loan resolution as on settlement, or Regular Emi's for their helps on settlement approval, & motivate Them To provide a basic technical information To Prospective Client/Customer.
- To Arrange Customer Meeting with the support of Legal Manager's In Office's To Increase The Collection Volume, all product in loan after Approvals.
- To Furnish The Legal Paper Formalities' For Availing, The Legal action For most Defaulter's customer's in Repo/surrender cases with the help of Sec-17, TBR For Recovery of the finance regarding loan.
- To Asst. The Customer (as on) When Required In Case Of Any Assistance.
- Co-ordinate with the Call center & operational department for N.O.C after Settlement.

➤ **Working Experience (2)**

- **Working Experience in Connect Business Solution Ltd, As "Assistant Manager" collection's in North Region, UP 1, G-2, (11- 21 +) Bucket loan in Commercial & Passenger Vehicles, Personal Car, M.H.C.V. in all Bucket in Allahabad handling location with Kunda, Pratapgarh, Kaushambi & Allahabad as on payroll from 18 May-2015To Dec-2019 For Tata Motor's Finance Ltd.**

Working Experience:-(3)

- Working Experience in Shri Ram city Union Finance Ltd As Marketing Executive in "Two Wheeler Loan" in Allahabad From (28 September-2013 to 30 August 2014)

Working Experience:-(3)

- **Experience in S.B.I. card & Payment services private Ltd, as Branch Relationship Executive From 17 Feb-2012 to 20 April-2012, in Allahabad.**

Working Experience:-(4)

- Working Experience in” **MAAVindhyavasni Associate**” as a “**Back Office Executive**” from 1st august 2008 to 30th June 2011.collection Franchise of (ICICI Bank Ltd) Allahabad.

Job responsibilities: -

- Maintain the paid file for the franchise for billing .
- Allotment of the cases related to monthly loan collection for the boys who intract with the customers for early payments of different loans.
- Fulfill the requirement of franchise for concern matter related to the collection of home loan, auto loan ,used car loan, personal loan, two-wheeler loan.
- Co-ordinate the bank collection department(operation) for smooth functioning of collection.
- Awareness calling for the early payment of the different loan.
- Maintain the daily cash receipt(DCR) on the daily basis and reported to the Manager.
- Cash deposited of the loan collection in the bank and reported to the related product manager of ICICI and franchise both.

Working Experience:- (5)

Working Experience in **ICICI Bank Ltd** as a “ **Sr. Customer Care Executive**” in Collection Department Allahabad.[1st Jan 2006 -31st July 2008] Allahabad.

Job responsibilities: -

- Handling problems related to personnel, auto, used car, c.v. Two wheelers &
- Home loans reported in customer care division & in cash transaction on a daily basis.
- Resolving customer issues related to pending EMI, Recon matter, MICR-Non MICR matter, bouncing letters.
- Dealing with demand letters like Cheque clearance, bouncing letters for customers& agencies.
- Fulfilling the requirements of all DSA & Agencies including (account statements and payment of the loans.)
- Imparting trainings to colleagues working with DSA (collector) who interact with the customers for early payments of different loan.
- Dealing with the cases related to recovery of two-wheeler, automobiles, used car & commercial vehicles & coordination with COLLXN team to maintain flow (poss).

- Receiving the PDC of Home Loan for the due-date of the cycle for further transaction & matters related to EMI- pre-EMI.
- Ensuring smooth functioning of the Operations department for trouble shooting of problems related to collection.
- Tackling the repo release & repo sold matters of the bank for the buyers who sold out the vehicle in lots & other formalities for the release of vehicle in both (release & sold case).
- Issuing the of NOC in the cases of repo sold & release.

Educational Profile: -

- B.A. from University of Allahabad in 2001.
- Intermediate in the year 1996 from commerce.
- High-school in the year 1994 from science.
- Ex material management student from I.E.R.T in year (2002)

Personal Profile: -

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| Date of birth | - Dec/04/ 1979 |
| Father's name | - Mr. V K Srivastava |
| Strength | - Positive attitude & curiosity to learn |
| Nationality | - Indian |

Reference: -

(1) Mr. Kasan Sahaji
Branch Manager-Collection
Magma Fincorp Ltd.
Raebareli- (U.P.)
Mob- 09335881818

(2) Anurag Saxena
State-Head
Magma Fincorp Ltd.
Lucknow (U.P.)
Mob-9919833990

(All references and testimonials would be provided on demand)

Date: 16-11-2021
Place: Raebareli

Applicant Signature