

CURRICULUM VITAE

C.SRINIVAS

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PROFILE:

An energetic, self-motivated and hard working individual with experience in all aspects of Home Loans/Auto Loans/CE/Credit Cards and CV, collection operations. Specialized in credit control and debt management through managing and monitoring agency performance FOS and the telecalling teams.

Overseeing all the collection operations through allocation of cases, setting of targets, monitoring high value cases and coordinating with legal department for various cases.

Able to use own initiative and work as part of a team. Proven leadership skills, including managing and motivating other staff to achieve company objectives. An effective communicator at all levels within an organization. Good problem solving and analytical skills. Computer literate.

Education:

Bachelor of Science(B.SC).

Work Experience:

Magama Finance Corporation

From Nov 2015 Till Date

Handling 90+ Collections for Home Loans,Sme,Auto Loans,Tractor, CV and CE loans Of Hyd,Nalgonda and Khammam

Job Responsbiltes :

Handling 90+ Pool for Home Loans,Sme,Auto Loans,Tractor, CV and CE loans with 9 FTE

- Allocation on basis ACR
- Prioritize case for Filling SARFAESI Act on HL cases
- Visiting on HIGH Ticket > 10 Lacs Accounts
- Negotiating for settlement on sensitive cases .

- Co-ordinate with various departments within the company and resolve issues and ensure collections.
- Execution of Sec 138 Warrants
- Filing of cases in Sec 138
- Filing of cases for Arbitration
- Executing attachment of Warrants with Bailif for Movable and Immovable Cases
- Visit to Concern P S to execute Warrant.
- Attachment of Movable and Immovable of Hirer and Guarantor

From Oct 27th 2014 till Oct 2015

Working as Asst Manager in Seized&Sold (Loss on Sale) & 730+ for Home Loans,Auto Loans,Tractor, CV and CE loans of Hyd, Mahaboobnagar, Kurnool, Ananthapur, Cuddapah Locations

Job Responsbiltes :

Handling Seized and Sold and 730+ Pool for Auto Loans,Tractor, CV and CE loans with 7 FTE and for Home Loans & Sme handling (30-180)

- Allocation on basis of Legal Proceedings
- Visiting on HIGH Ticket cases
- Negotiating for settlement on sensitive cases.
- Co-ordinate with various departments within the company and resolve issues and ensure collections.
- Execution of Sec 138 Warrants
- Filing of cases in Sec 138
- Filing of cases for Arbitration
- Executing attachment of Warrants with Bailif for Movable and Immovable Cases
- Visit to Concern P S to execute Warrant.
- Attachment of Movable and Immovable of Hirer and Guarantor

Work Experience:

Jaladhija Corporate Services as Manager collections

Handling Barclays,Tata Docomo,Fullerton

Since April 5th 2014 to Oct 2014

Work Experience:

Fullerton Indian Credit Company Ltd

From June 10th 2013 03rd April 2014

Working as Agency Manager Recoveries for Rayalaseema

Job Responsbiltes :

Handling NCL (150+) BL,PL,TW and Mortgages 9 Branches by 3 FTE And 1 Call Centre

- Ensuring proper team set up among the recovery team.
- Having a proper CAPE and agency infrastructure for all recovery agencies.
- Ensuring proper coverage on portfolio.
- Negotiating for settlement on sensitive cases.
- Maintain relationship and achieve customer satisfaction (internal/agencies).
- Co-ordinate with various departments within the company and resolve issues and ensure collections.
- Sending daily MIS and recovery reports.
- Ensuring timely deposit of cash collected by agencies.
- Receipt book and ID cards audit of all agencies.
- Attending High Pos Customers's

Work Experience:

ICICI BANK LTD 2006 till June 2013

Worked as Debt Manager ICICI Bank Ltd for Two Wheeler Portfolio since April 2011
Handling Total Hyderabad for 365+ Portfolio for ICICI

ICICI BANK LTD from June 2006 to April 2011

Debt Manger in ICICI Bank Ltd Recoveries Manger Handling 180+ Credit Cards for Hyderabad (June 2006 till April 2011)

Job Responsibiltes :

Handling Recoveries from 180+ for Hyderabad and Secunderabad by Two direct Reportee

Handling One FTE and one I-Process employees

- Ensuring proper team set up among the recovery team.
- Having a proper CAPE and agency infrastructure for all recovery agencies.
- Ensuring proper coverage on portfolio.
- Negotiating for settlement on sensitive cases.
- Maintain relationship and achieve customer satisfaction (internal/agencies).
- Co-ordinate with various departments within the company and resolve issues and ensure collections.
- Analyze the customer market, economy and industry conditions for establishing settlement policies based upon the their vintage.
- Devising strategies to maintain the cost of collection as low as possible.
- Sending daily MIS and recovery reports.
- Ensuring all channel partners receive the payments in the stipulated timeframe.
- Ensuring timely deposit of cash collected by agencies.
- Receipt book and ID cards audit of all agencies.

- Attending High Pos Customers's

Work Experience:

Worked as Executive Collections in **HUTCH** for Khammam Dist. From Oct 17 2005 to June 2006.(Collections Manager for Dist)

Job Responsibilities :

- Ensuring proper team set up among all the locations (Khammam,Kothagudem,Bhadrachalam and Sathupally).
- Control Flows in to Higher buckets.
- Having a proper CAPE and agency infrastructure for all Locations and agencies.
- Focusing on all High value cases
- Requesting for dunning on accounts selected by FOS. This includes legal dunning.
- Ensuring proper coverage on portfolio.
- Negotiating for settlement on sensitive cases.
- Maintain relationship and achieve customer satisfaction (internal/agencies).
- Co-ordinate with various departments to ensure all issues are solved .
- Co-ordinate with in the organization to resolve issues and ensure collections.
- Devising strategies to maintain the cost of collection as low as possible.
- Sending daily MIS and Collections reports.
- Ensuring all channel partners receive the payments in the stipulated timeframe.
- Ensuring timely deposit of cash collected by agencies.
- Receipt book and ID cards audit of all agencies.
- Ensuring all the Customer Disputes are solved in Time.

Work Experience:

Worked as Executive Payment Assistance in GECBPMSL (JV with State Bank of India Credit Cards) from Sep 2001 to Oct 17 2005.

Executive Payment Assistance (Recovery Agency Manager 180dpd + cases) & Legal FPR till November 2004

Job Responsibilities:

- Ensuring proper team set up among the recovery team.
- Having a proper CAPE and agency infrastructure for all recovery agencies.
- Focusing on all recovery promos rolled out from risk.
- Requesting for dunning on accounts selected by recovery FTE . This includes legal and CIBIL dunning.
- Ensuring proper coverage on portfolio.

- Negotiating for settlement on sensitive cases.
- Maintain relationship and achieve customer satisfaction (internal/agencies).
- Co-ordinate with various departments within the company and resolve issues and ensure collections.
- Analyze the customer market, economy and industry conditions for establishing settlement policies based upon the their vintage.
- Devising strategies to maintain the cost of collection as low as possible.
- Sending daily MIS and recovery reports.
- Ensuring all channel partners receive the payments in the stipulated timeframe.
- Ensuring timely deposit of cash collected by agencies.
- Receipt book and ID cards audit of all agencies.

Legal Head FPR for Hyderabad From 2002 Feb to November 2004.

- Handling the legal piece
- Coordinating with legal counsel on cases for SBI Cards.
- Representing in all the legal forums on behalf of SBI Cards on matters relating to collections.
- Selection of cases for filing under Sec 138 from R60 TO RCHOF.
- Driving the Sec 138 cases with the help of advocate.
- Tracking of Sec 138 cases on a monthly basis and the current status of each case with the help of the legal counsel.
- Ensuring NBW execution on all cases where warrants are pending.
- Selection of cases for Lok adalat for amicable settlement.
- Appointing of arbitrator for all conciliation proceedings for cases in RCHOF.

Achievements:

- Recovered Rs.3 lakhs by execution of NBW'S.
- Achievers Award for best recoveries twice in 2003.
- Spot award for Legal activities in Hyderabad 2003.
- Promoted Lok Adalath Spot award for Best Recoveries in May 2005.
- Net recovery the highest ever for Hyderabad in the month of April 2005.
- Net recovery from legal piece peaked to its best in the month of April 2005.
- Negotiating on RTP cases by going on field visits that yielded an average of 5 lacs every month.

Training Achieved :

Self Excellence
DMAIC training.

Work Experience:

Company	:	ICDS (Standard Chartered Bank, Hyderabad)
Period	:	November 2000 to Aug 2001
Designation	:	Officer Customer Support for Collections

Job Responsibilities:

- ❖ Out bound calling to the delinquent card holders.
- ❖ Agency Reviews.
- ❖ Account to Account feedback on a day to day basis.
- ❖ Maintaining TAT for cash deposits in the bank .
- ❖ Weekly meeting on performance.

Work Experience:

Company : Varun Motors Ltd., Hyderabad (DSA of Tata Cellular)
Period : August 1997 to October 2000
Designation : Field Manager Sales

Job Responsibilities:

- ❖ Managing a Team of 6 people.
- ❖ Coordinating with Tata Cellular Ltd.
- ❖ Setting Targets.
- ❖ Implementing Incentive program.
- ❖ Attending meetings with Tata Cellular managers on weekly basis.

Achievements : Top Salesman for AP for the year 1998 and Top 2 for 1999

Personal Details:

Name : C. SRINIVAS
Fathers Name : Late C.Panduranga Rao
Date of Birth : 27-11-1973
Nationality : Indian
Sex : Male
Marital Status : Married
Languages known : English, Hindi, Telugu, Kannada
Strong Points : Highly committed and professional with strong
desire to Perform

(C.SRINIVAS)