

## PROFESSIONAL OVERVIEW

M.Com, MBA, LL.B., with over 17 years of rich experience in Receivables Management.

Currently Heading Collections in HUMAN SPHERE (OPC) PRIVATE LIMITED, a Company providing Collection Agency Services.

Proficient in implementing systems and procedures with proven ability to achieve financial discipline & achieve profitability.

Team based management style with abilities in creating a conducive environment.

### **Experience Snapshot:**

- Hands – on experience of all Product lines – **CV, CE, Car, HL,SME, Agri and Strategic Business,**
- Handled entire range of delinquency levels - From ZERO Bucket to 730+ and Repo Sale Loss Recovery, managed Bucket wise Efficiency and Roll Rates.
- Experience in Telecalling Operations and Front End Collections.
- Experienced in B2C and B2B domains,
- Proficient in process implementation and Effectiveness achievement.
- Proficient in follow-up of legal cases u/s 138, and initiation of Arbitration proceedings for appointment of Receivers, Filing EPs, and obtaining Garnishee orders.
- Hands on experience in Execution of Arbitration Awards and Execution of Warrants pertaining to NI Act.
- Experienced in Property Attachment through SARFAESI.
- Specialized experience in Key Accounts Management ( Strategic Accounts).

## EXPERIENCE

**Since April 2019**

### **Head - Collections at HUMAN SPHERE (OPC) PRIVATE LIMITED**

- Responsible for the management of Clients' Loan Portfolios.
- Ensuring the clients' Loan portfolios are performing,
- Seamless customers interaction and visits - activity monitoring,
- 360 degrees feedback on accounts - Timely Portfolio feedback, which enables Clients review/ device the funding strategies.
- 100% legal compliance, utmost importance to client's reputation,
- Adherence to Fair Practices Code prescribed by RBI and compliance to clients' Fair Practice Codes.
- Confidentiality of clients' data and Data Security,
- Association with experienced Law Practitioners to strengthen Legal Recovery, Case and Suit filing, and Executions.

**July'07 - March'19 - Magma Fincorp Limited:**

**Regional Head – Collections – *Responsible for Implementation of Collection Process, in terms of***

- **Capacity Utilisation,**
- **Continuous team training on Input Processes, IT tools utilization,**
- **Monitoring Process Adherence,**
- **Bucket wise Efficiency, Roll Rates management,**
- **Evaluating Training needs, training delivery and implementation in field,**
- **Managing Tele-calling and Front End Collections.**
- **Collection and Repossession Vendor Management,**
- **Initiation of Legal actions under Arbitration and NI Acts, follow up with peers for Stage progress, follow up for Interim Relief, as the case may be,**
- **Execution of Arbitration Awards, follow up with both internal and external legal teams for Stage progress.**
- **Execution of Warrants / Proclamations for NI Act cases,**
- **Achievement of Effective parameters ( output ).**

**Aug'04 – July'07 - ICICI Bank Limited:**

**Territory Manager – Collections, Tirupathi (Retail Assets Group)**

**Responsibilities:**

- Managing CCP (Customer Contact Process) activity (Field Investigations) for restricting risky profiles entering the Bank's Loan Portfolio,
- Managing Delinquent Accounts by allocating them to Collection/Possession Agencies,
- Appointed effective Legal Agencies to ensure timely initiation of legal cases,
- Effectively handled acquired portfolio.
- **Handled Multi-products ( TW, CAR, CV, CE, Strategic CV, Used CV and Car, PL, Professional and Medical Equipment ) and ALL Buckets.**

**ACADEMIA**

- **M.Com** from Sri Venkateswara University, Tirupathi, Andhra Pradesh - 1996.
- **MBA (Marketing & Finance)** from The School of Business Management, Sri Venkateswara University, Tirupathi, Andhra Pradesh - 1998.
- **LL.B.,** from Osmania University, Hyderabad – 2018.

**PERSONAL VITAE**

Date of Birth : 15<sup>th</sup> June, 1974

Address : DV162, Road No.5,  
Dream Valley Colony,  
Mallampet, Hyderabad - 500090,  
Telangana, India.

Languages Known: English, French (basic), Arabic (basic), Hindi, Telugu, Tamil and Kannada.