

Srinivas Kallepu

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Collections and Recovery professional with over 15 years of experience with a consistent performance track record in the receivable management function of Banking and non-banking financial services industry.

Key Strengths: Agility and adaptability to deliver targets month on month, Leadership skills to manage and orient the team for a high standard performance and collaborating to the objectives of the organization.

KEY SKILLS: RECOVERY AND RESOLUTIONS IN HARD BKT AND NPA ACCOUNTS, COLLECTIONS OF HIGH VOLUME SOFT BKT COLLECTIONS, LEGAL AND ARBITRATION EXECUTIONS, NEGOTIATED RESOLUTIONS, PROCESS IMPLEMENTATIONS FOR QUALITY ENHANCEMENTS AND TRAINING OF TEAMS.

PROFESSIONAL EXPERIENCE

M/s. Poonawalla Fincorp Limited, [formerly Magma Fincorp Limited] April 2014 – Till Now

Regional Collection Head – AP, Telangana, and Karnataka- 91-450 bkt - Jan 17 - Till now

- Products Managed - Home Loan, SME, Car, CV, CE, Tractor
- Manage a team of 7 team leaders and 40 Field officers deployed in the region
- Review, guide and set daily plan for the team and monitor the movements
- Travel to locations for visiting the field and working high value accounts for resolutions and continue follow up on the same till resolved
- Accountable for the KPI targets fixed for each of the bkt.
- Execution of the repossession strategy and steps on the eligible account
- Execution and Implementation of every new process initiative among the team
- Compliance management and resolving Internal Audit observations and feedback

Achievements: Annual Performance appraisals ratings of FEE [Far Exceeds expectations] Year on year past 4 years, winning the YODDHA quarterly Q4 performance contest and related cash awards at national level three consecutive years, keeping attrition in team at lowest level, maintained high cash resolution rates on negotiated settlements by executing legal tools and maintaining field effectiveness.

Team Leader -91-730 Bkt – Collections - Hyderabad. Apr 14 to Dec 16.

- Products Managed - Home Loan, SME, Car, CV, CE, Tractor
- Manage a team of 8 Field officers to maintain in house collection process.
- Allocation and Assignment of FIELD ACTIVITY for the cases to FOs daily
- To Ensure FOs achieve weekly milestone and monthly targets on a Month-on-Month basis.
- Initiation of Section 38, Arbitration, Section 9, Section 17 on cases - Execution & Follow up.
- Legal Co-ordination with the Teams handling Civil and Criminal Cases - initiate legal cases in time and follow-up with legal team to further ensure collection / settlement / closure of the cases.
- Inter-Departmental Co-ordination - Maintain relationship with internal team & liaise with them to timely resolve customer disputes.
- Vendor Management – Maintain effective communication with customers and third parties, i.e., Lawyers, Collection Agencies, Repo Agencies, etc.

Achievements: Evolved to take up higher / next level of responsibility to get promoted as State collection head with an appreciation by seniors for the consistent performance and having displayed the level of confidence and maturity to handle the role.

Oct 2011- March 2013 Self Employed

- Running my own setup of manufacturing paper plates on contract basis.

ICICI BANK LTD ***Collections Manager – Collections -Hyderabad.***

Sept 2006 – June 2011

- Handled two-wheeler collections of 180-365+ days past due accounts.
- Was responsible for managing 6 agencies across Hyderabad.
- Managed a team of over 50 collections executives and driving the agencies on DRR
- Sending Dunning / legal letters to the delinquent customers.
- Field visits on High-ticket accounts and Skip accounts.
- Appointing the Agencies and training the new executives.
- Review of vendors on reconciliation of receipt books & repo kits.
- Responsible for internal audit on cash book reconciliations, repo stock and repo kits
- Coordinating with other functional departments such as Credit, Operations, RCU, and Sales to ensure overall deliverable.

GE SBI Cards Collections

Oct 2004 – Mar 2006 - ***Executive Payment Assistant (Hyderabad)***

- RISK – 90 days Accounts.
- Handled the 90dpd portfolio of Hyderabad, which is one of the largest in the Indian operating unit of GE MONEY.
- Won the best Performer Award for the year 2005 for consistent performance.
- Managed a 32-member team of 28 field executives and 4 team leaders.
- Restrict flows to the higher buckets as per targets
- Mark all settlement requests and handle customer queries with inter dept coordination.
- Channel Management

Invest One - Affiliated to CITIBANK

Jun 2003 – Aug 2004 ***Sales Executive - Hyderabad***

- Identification of prospective clients through data source and conversion of qualified leads into accounts.
- Competitor Analysis with value proposition to build customer base.

Lorven Exports

Nov 1999 -Apr 2003 ***Operations Supervisor – Vishakhapatnam.***

- Supervised processing of sea food operations, including packaging and storage assuring quality of exports.

ACADEMICS

1996-1999 Bachelor of Fisheries Sciences from Andhra University, Vishakhapatnam.

Operating System : Windows 98, XP & 10

Packages : MS-Office 2021

PERSONAL DETAILS

Date of birth : August 15, 1979

Languages known : English, Hindi, and Telugu

Marital Status : Married