

Rupam Sarkar

E-Mail: rupamsarkar.in@gmail.com

Mobile: +91 8420020902 / 9830012765

Objective

A senior professional with more than 21 years of rich experience in Retail Banking, Collection & Recoveries, Risk, Credit, Sales in Banking and Financial Services, open to growth prospects in senior level leadership assignments in retail banking / financial / telecom sector.

Career Overview

- A competent professional with **21+ years** of experience in managing the entire operations entailing Retail Asset Sales, Risk Management, Collections of soft and hard delinquencies and People Management with rich experience of process control, internal audits and compliance.
- Specialized in Call Centre operations for outbound collection and recovery follow ups and customer service.
- Currently associated with **a leading NBFC in India, as Associate Vice President - Zonal Collection Head, for Eastern India, handling 90+ dpd collections.**
- A strategic planner with expertise in analyzing the systems & procedures and contributing significantly towards improved financial performance and heightened productivity.
- Proficient in Collections and Recovery involving Collection of Over dues in Soft and Hard delinquencies, Legal Tools for collections of over dues and various other collection tools.
- Ability to support and sustain a positive work environment that fosters team performance with strong communication and relationship management skills.

Areas of Expertise

Collection and Recoveries

- Conducting risk analysis & scrutinizing relevant market and profile dynamics before strategizing / implementing collections mechanism and ensuring best in industry collections in the delinquent portfolio, ensuring compliance with bank's / financier's collection norms and policies.
- Supervising and fine tuning intensity of collection follow-ups using relevant legal tools after appraising solvency status & verifying profile background and market dynamics to ensure optimum recovery of dues.

Sales and Business

- Leading and managing team to achieve sales target of retail assets in financial sector, for Commercial vehicles as well as Passenger Vehicles.
- Spearheading a team for performance in all business parameters entailing Sales, Collection & Recoveries, Operations, Customer Service, and Credit.
- Specialized in leading team for managing high service levels for customers with high net worth.

Team Management

- Leading, managing & monitoring the performance of team members to ensure efficiency and meeting of individual & group targets.
 - Determining training needs of associates and conducting suitable training programs to enhance their operational efficiency leading to increased productivity.
 - Grooming and mentoring team members to next levels in career.
 - Maintaining a pleasant and cordial relationship between principal and professional associates for a smoother and more efficient integrated performance.
-

Employment Details

POONAWALLA FINCORP LIMITED (Erstwhile MAGMA FINCORP LTD)

Nov'19 – Till Date

Zonal Collection Head, 90+ Collections : Asset Based Funding - East

Nov'19 – Till Date

Highlights

- Given collection charge of the entire 90+ ABF Portfolio for East with a team size of 400+ on roll and off roll team members, with a portfolio collectable of 300 Crores +
- Overachieved critical targets on the very first month of taking charge.
- Was instrumental in bringing the region from a dismal NPA non-performance zone to a consistent # 1 or # 2 performing zone consistently.
- Biggest delta performance in several parameters in comparison to earlier best reported numbers of the zone.

TATA MOTORS FINANCE SOLUTIONS LIMITED

Mar'07 – Oct'19

Regional Collection Manager, MGB Collections - East

Apr'18 – Till Date

Highlights

- Given collection charge of the entire MGB Portfolio for East with a team size of 480+ on roll and off roll team members, with a portfolio collectable of 630 Crores +
- Overachieved targets on the very first month of taking charge.
- Spearheaded the region to a consistent # 1 regional position from a dismal 4th position within 3 months of taking charge.
- Best performer in all parameters of collections with a difference of nearly 35% from second best performing region.

Regional Collection Manager, Medium Risk Vertical - East

May'17 – Apr'18

Highlights

- Spearheaded East performance in the vertical from a dismal 4th position to 2nd position Pan India within 6 months of taking charge.
- Awarded MD award for performance in Quarter 3 or FY 17-18

Regional Collection Manager, Eastern India < 360 dpd

July'15 – Apr'17

Highlights

- Achieved highest delta improvement in collections portfolio on the very 1st month of taking charge.
- Handpicked by the senior management of the organization for spearheading the vertical and set up new processes in the region in order to bring about optimum recoveries in the portfolio.
- Promoted as Associate Vice President in 1 year of taking new responsibility.
- Improved collection efficiency for the region from 22% in June'15 to a consistent 34%-35% from February'16.

TATA MOTORS FINANCE LIMITED

Assistant Vice President, Cross Sell

Jun'13 – July'15

Highlights

- Achieved highest penetration of motor insurance policy roll out in the country from the 1st month of taking charge, which was a newly created startup for the organization.
- Country leader for new business, with the closest rival at a gap of nearly 70% of target achievement.
- Achieved personal compliments of Country Manager, Chief Financial Officer and Chief Managing Director –of own organization as well as partner Insurance Company for startup business acquisition effectiveness.
- Set benchmarks on the business acquisition speed at a country level.
- Awarded 'Best All Round Performance, FY 2013-14' by Managing Director, TMFL, in March'14 and 'Best Insurance Head' in April'2015.

Assistant Vice President, Area Business Manager – North India

Apr'12 – Jun'13

Highlights

- Managed business entailing Sales, Collections, Operations, Credit and CPA functions for cluster which was the prime focus of organization for financial year, considering low current performance levels both in profitability and productivity.
- Achieved all time 2nd highest Commercial Vehicles disbursals within 3 months of taking charge with an increase of >160% business, with the highest ever recorded Market Share for the cluster.
- Achieved ever highest Small Commercial Vehicles disbursals for cluster in Northern India.
- Brought about a 48% Market share in December'12 from a meager 9% in April'12.
- Mentored & managed team of 25 on role & more than 200 outsourced reportees on BPO payroll.

Regional Manager - < 30 dpd Collections

Feb'08 – Mar'12

Highlights

- Managed soft delinquency collections for Commercial Vehicles and Passenger Cars financing for Eastern India, with a customer base of ~ 65,000 accounts, with a monthly collectible of more than Rs 80 Crores.
- Set Up regional infrastructure, team selection, and starting operations of the vertical from Feb' 08.
- Mentored and managed a team of 100+ in-house executives and more than 200 outsourced employees.
- Achievement of 23% delta - the highest improvement recorded in the country.
- Consistently adjudged the Country Best Performer in contemporary role.
- Ensured satisfactory rating for several Internal audits.

Head of State, 30 to 300 dpd Collections, Passenger Car Division

Mar'07 - Jan'08

Highlights

- Achievement of 140% of target in the very first quarter.
- Achieved the highest overdue reduction in the country in terms of absolute numbers.
- Brought about a turnaround of the location performance, from the 2nd worst performing location in the country to the consistently best performing location in 6 months duration.
- Adjudged Country Best Performer, in 8 out of 12 months.
- Grew and groomed Key performers in the team to next level roles.
- Promoted for Regional Level assignment within 11 months of joining the organization.

ABN AMRO BANK N.V

Jan'06 - FEB'07

Manager – Risk Management

Highlights

- Managed a wide gamut of activities which encompassed Collection of <30 & <45 dpd of Auto and Personal Loans, strategizing and ensuring an integrated approach to debt recoveries of the bank by creating a synergy between the inter portfolio collection teams, bank branches, and different departments like sales, credit, operations.
- Assigned Managerial accountability of the Collection Operation department of the bank, which catered to data management, internal audits, 1st level payment processing, internal compliance, etc, from collections perspective.
- Overall error free and within TAT management of Customer Query, Complaints and Redressal for customer complaints pertaining to collections department.
- Achieved a consistent performance improvement in front end collections, which reduced flows to delinquency by more than 60%.
- Assigned responsibility of Power of Attorney of the bank within 5 months of joining.
- Achieved an all time low 'Loss on Sale' per car, with overall loss amounts reduction by more than 40% of existing.
- Achieved satisfactory rating in central audit by Bank auditor.

CITIGROUP GLOBAL SERVICES LTD.

May'01 - Dec'05

Assistant Manager - Collections

Oct'03 - Dec'05

Highlights

- Responsible for collections of CITIBANK NA delinquent Personal Loans 90 – 150 dpd with consistent achievement of targets.
- Achieved all time country record numbers in collections on 90+ dpd delinquent stock of CITIBANK Personal Loans with more than 200% achievement of target.
- Brought down the repossession and sale loss per car for Eastern region by more than 50%, thereby playing a vital role in the achievement of regional Nett Credit Loss numbers.
- Simultaneously managed supervisory accountability for Collection Operations department handling first level payment processing, internal audit and compliance.

Officer – Collection Operations

May '01 - Oct '03

Highlights

- Played a major role in smoothening the payment application process for Eastern India Non-metro locations.
- Designed and implemented several process changes in bringing about 0(zero) error loans and credit card applications in Eastern India. In-house and Agency loan application monitoring for Auto, Personal loans and Credit Cards.
- Process auditing, supervisory accountability for Teller counter and Service Desk including handling irate customers.
- Repossession process control, Vault custodian.
- Generation of various MIS for country level administration, System control and maintenance.

Education

- **MASTER OF BUSINESS ADMINISTRATION (Marketing)** from Kolkata, India in 2006.
- **BACHELOR OF SCIENCE (ECONOMICS HONORS)** in 1999.

Other Courses and proficiency

GNIIT from NIIT LTD, in 2001.

Expert proficiency in several computer software including MS OFFICE package.

Personal Details

Address	: 24, Bethune Row, Kolkata - 700006
Date of Birth	: 02 nd September 1977
Contact details (Handheld)	: 8420020902 / 9830012765
Linked In Profile	: https://www.linkedin.com/in/rupamsarkar/

References

Will be provided on request