

# SAIKAT ROY

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## Contact Details:

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## CAREER OBJECTIVE

Aspiring for challenging career assignments in the Operations Management entailing Banking/ Financial/ Service Sector involving High Value Collections, Debt Reduction, Banking Operations and Relationship Management.

## PRECIS

- A competent professional with 25 years of experience in Banking and NBFC in Sales/collection, client servicing/ Collection Training
- **From May 2019 till date working with Poonawalla Fincorp Ltd erstwhile Magma Fincorp Ltd as Agency Zonal Head for 3 Zones, Handling North 1, North 2 & East for 365+ Recovery Pool along with Loss claim, Portfolio is Car, CV, Tractor , CE , also Used CV . Car personal, car Commercial, apart from ABF now also responsible for PL/LTP/BL/SME & LAP for my zone**
- **From Sep2017 till date working with SREI Equipment Finance Ltd as a Zonal Head 60+ Collections for SME Retail Collection for EAST, Product Handled Construction Equipment like excavators, loaders, motor graders, trenchers, bull dozers, and backhoes . Also Handling strategic Clients for 3 Zones ( East, South & North )**
- **16 th July 2015 till 21<sup>st</sup> Sep 2017 working with Tata Motor Finance Ltd Captive financier of Tata Motors Ltd Managing NPA for EAST ZONE including NE ( 7 SISTER STATES ) & NORTH ZONE -Tata Commercial Vehicles & Personal Car, Commercial Car**
- **Oct'2007 till 15 th July 2015 with Magma Fincorp Ltd , Kolkata ,General Manager – Tele-Collections – East Zone :Retail & Strategic Assets : CE/SCE/CV/Used CV/CAR/GE HL/Mortgage /SME**
- **With CitiFinancial Consumer Finance India Ltd, Kolkata, 2005-07. Last assignment –Initially handling North Bengal & North EAST as a Collections Manager Handling Personal Loans/Auto Loan/KD/KT/Durable & STPL**
- Proficient in heading the team and applying Leadership skill, Planning & Executing.
- Sound knowledge on High Value Collections, Debt Reduction, Debt Management of Funding Business, and Value added Debt Control.
- Thorough Knowledge of Hand Held Online collection process & implementation of the same as Pilot , also act as a Trainer after successful implementation
- A core member of Project team towards development of Collection & Recovery process for Magma
- Taken a Training on lean Six Sigma & working on same & transforming the same to Human Sigma towards removable of wastages from the collection process which will lead to perfection
- Adept at controlling routine operations: Prioritizing Client Servicing.
- Excellent interpersonal, communication and organizational skills with demonstrated abilities in team management and customer relationship management.
- Have taken part and delivered in many projects related to different functions in retail lending and receivables Management as a project team member / project manager or sponsor.
- A certified trainer (Retail Finance – Recovery Domain) and good communicator with excellent team building and man management skills

## KEY DELIVERABLES

### Technical Domain

- MIS Reporting - Statutory Compliance - Customer Relationship Management
- Process Management - Training & Development - Team Management
- Online Collection & Telecalling administration

#### Operations Management

- Ability to develop a scoreboard to monitor progress, train the new team, develop detailed procedures, flowcharts and a measurement framework to smoothen the process
- Setting up targets/ goals for the process – setting and maintaining Critical to Quality & Critical to Process targets for the process.
- Coordinating integration with support functions viz. Quality, Training, Compliance & HR.

#### Quality & Compliance

- Conducting continuous audits on MIS to ensure compliance and sound functioning of the process.
- Ensuring that the teams adhere to all the quality tool and procedures.
- Taking initiatives through various programs that the team members to all the policies and procedures.

### Functional Domain

#### Recovery / Collections

- Discussing the business details of clients and the money owed by them thereby contacting people by phone or letter informing them over unpaid account.
- Explain the terms of sale, credit or contract conditions, providing credit reports for clients and also advising people on how to pay the overdue account.
- Arranging the payment of overdue accounts and keeping track of the legal action on unpaid accounts.
- Documenting and keeping records, preparing statements, legal documents.

#### Revenue Generation

- Identify new streams for revenue growth & developing marketing plans to build consumer preference.
- Implementing competent strategies with a view to penetrate new accounts and expand existing ones, meeting pre-determined business objectives.

#### Client Relationship Management

- Managing customer delight by way of forwarding customer instructions to the concerned department & ensuring customer satisfaction by achieving delivery & service quality norms.
- Maintaining healthy business relations with high net worth and corporate / institutional clients, ensuring high customer satisfaction matrices.
- Interfacing with clients for understanding their requirements & suggesting the most viable solution and cultivating relations with them for customer retention & securing repeat business.

#### Team Management

- Recruiting, training, leading & monitoring the performance of team members to ensure efficiency in process operations and meeting of individual & group targets.
- Creating and sustaining a dynamic environment in the Call Centre to foster development opportunities and motivate high performance amongst Team members.
- Generating MIS reports to update the management about individual and business performance.

### • ORGANISATIONAL DETAILS

- From May 2019 working with Magma Fincorp Ltd as a Zonal Head for 3 Zones , Handling North 1, North 2 & East for 450+ Recovery Pool along with Loss claim , Portfolio is Car, CV, Tractor , CE , also Used CV . Car personal, car Commercial

- Notable Accolades:

- Leading a workforce of 10 state Heads
- Handling 450 + Recovery Profile
- Handling S&S Portfolio , Loss claim Pool
- Extensive Repossession with huge network
- Using various tools for Legal Recovery

#### • ORGANISATIONAL DETAILS

- **Since Sep 2107 SREI Equipment Finance Ltd as a Zonal Head 60+ Collections for SME Retail Collection for EAST, Product Handled Construction Equipment like excavators, loaders, motor graders, trenchers, bull dozers, and backhoes**
- **Locations handled: ( EAST ) WesBengal,Bihar Assam,Tripura,Manipur,Nagaland, Arunachal Mizoram, Presently Handling strategic clients for 3 Zones**

- **Notable Accolades:**
- Leading a workforce of 21 Collection Manager & 3 state Heads
- Handling NPA Bkt 60+
- Handling the Most Difficult Terrain of 7 sister states
- Extensive Repossession with huge network
- Using various tools for Legal Recovery

#### ORGANISATIONAL DETAILS

**Since July'2015 till 21 st Sep 2107 working with Tata Motor Finance Ltd as a Regional Head (EAST/NORTH ) in NPA Management**

**Locations handled: ( EAST ) West**

**Bengal,Sikkim,Jharkand,Bihar,Orissa,Assam,Tripura,Manipur,Nagaland, Arunachal Pradesh, Meghalaya.( NORTH )Delhi NCR, UP, Rajasthan,Himachal.Punjab. Haryana, Jammu**

#### **Notable Accolades:**

Leading a workforce of 250 Feet's on street with 27 Team Leads along with 7 Tele caller & 4 State Heads & 2 Area Collection manager

Being a captive Financer of Tata handled all Dealership in EAST & NORTH EAST for Collection

Handling NPA Bkt 6 to 21+

Handling the Most Difficult Portfolio where in cases was financed at 0 Down payment

Using Legal for Recovery

Extensive Repossession with huge network

Awarded as Sparkler at work because of Roll Forward Management for FY16/17

#### ORGANISATIONAL DETAILS

**Since Oct'08 & Magma Fincorp Ltd Zonal Collection Head ( East )**

**Locations handled: West Bengal, Sikkim,Jharkand, Bihar & Orissa**

#### **Notable Accolades:**

- Leading a Tele-calling team of 70+ TC Officers, 25 Team leaders , Asst Manager with 4 State Head Manager. Heading a field force of 195+ field executives across locations in EAST
- Handling some 55 Thousand Live accounts as Fresh Cases with Monthly EMI of 100 Cr with a Tkt size of 25 K, across locations, these are Fresh delinquent accounts defaulted on current Month crossing due date
- Entire Field Investigation is Handled by my Team
- Played a pivotal role in
  - Setting up the collection process which includes:
    - getting a tele-collection force in place
    - Designing daily/weekly/monthly MIS and reports to track performance and resolution
    - setting up the review process with the team handled
    - managing the overall cost involved for the region
  - Proficient with the task of delegation which is a mandate when handling locations and

- o different stages of delinquency
  - o Maintaining an amicable atmosphere within and outside the team to help in maintaining the motivational levels and integrity
  - o Ensuring adequate control over the in-house calling team on key factors viz: Capacity planning, recruitment, productivity, ACR, resolutions
  - o Ensure Quality of collections done satisfies the NBFC adhering the Code of Conduct as per the RBI. Co-ordinate with the Quality Team to ensure that the situation is under control
  - o Co-ordinate with the appointed Legal team to handle legal complications
  - o Co-coordinating with the team members to maximize efficiency by sharing volumes or tasks assigned.
  - o Innovate new collections strategies to improve resolution
  - o Co-ordinate with the Training and Development team to ensure every employee involved in the collections process is adequately trained on the basics of the process to be handled and is made aware of the Code of conduct to be maintained on a call.
  - o Providing application quality feedback to credit policy officers / fraud team to help better the portfolio quality
- ✓ Integral role in ensuring the set targets are consistently met and overachieved and productivity Index in terms of the call parameters are consistently met
  - ✓ **Rewarded ,Recognized & Awarded in Accolades 2013 as a Best Zonal Manager Pan India (Bkt 0 )**
  - ✓ **Consecutive 4 yeas Foreign Trip winner for Best penal collection**
  - ✓ Won National Level contest for best Presentation in National Collection Meet for consecutive 2 years
  - ✓ Successful in Migrating higher buckets into Telecalling Portfolio.

## ORGANISATIONAL DETAILS

- **Feb 2005 - Sep 2007: CitiFinancial Consumer Finance India Ltd, North Bengal/North East Manager** - Handling Personal Loans/Auto Loan/KD/KT/Durable

### Notable Accolades:

- o Streamlining rollback and reducing roll forward.
- o Managing the early flows handled by the Agency Channel Team of telecallers, FOS and Team Managers
- o Maintaining an amicable atmosphere within and outside the team to help in maintaining the motivational levels and integrity and the productivity standards.
- o Coordinating with the team members to maximize efficiency by sharing volumes and tasks assigned.
- o Generating weekly and monthly basis reports of my team to the top management
- o Providing application quality feedback to Risk / fraud team to help better the portfolio quality
- Integral role in ensuring the set targets are consistently met and overachieved and productivity Index in terms of the call parameters are consistently met .

**Achievement- winner of consecutive Trips to foreign lands for Penal Collection & Reduction of Delinquency**

**Sep 2003- Jan 2005 Development Credit Bank Kolkata: Team Manager –CASA/FD/Insurance & Mutual Fund.**

- Handling a Team of 40 Marketing FOS towards sale of CASA / FD/ Minor Account/Mutual Fund/Life insurance
- Opened 20000 accounts in 1 month which was the Highest in Pan India

**Jan 2001- Aug 2003: ICICI Bank LTD Kolkata : Asst-Manager –**

- Was responsible for CASA for 4 Branches of Kolkata & Additional Responsibility of Cross sale of PL/HL/TW/AUTO Loan,Directdotcom,Bond & Mutual Fund

**July 1998 - Dec 2000, Standard Chartered Bank (DST) - Sales -Officer Kolkata**

- Sales office Car Loan ,& Additional Responsibility of Cross sale of PL,FD & HNW Clients

**EDUCATION**

ICSE From Assembly Of God Church School (Kolkata ) – 1990  
Higher Secondary (WB Board) Seth Anandaram Jaipuria Collecge 1992  
Bachelor of Commerce, Calcutta University. 1995

**STRENGHTS**

- Adaptability to changes
- Emotional Intelligence.
- Effective leadership skills
- Vision and Values
- Customer centric
- Open to change and active listener
- Optimistic, Avid and quick learner
- Relationship building skills
- Efficient team player
- Sound Knowledge on Lean Management /Human Sigma
- Removal of wastages from Collection

**PERSONAL DETAILS**

Marital Status	Married
Date of Birth	20th May 1972.
Pursuits	Photography & Indian Classical Music