

## **SATYA PRAKASH TIWARI**

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**To attain professional excellence and contribute towards the success of the organization through a leadership role in Strategic Planning, Collections & Recovery**

### **CAREER SYNOPSIS**

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- 2) **Around 16 years'** rich experience in Strategy Planning, Collections & Recovery Management, Customer Relationship Management and Team Management.
- 2 Serving **Poonawalla Fincorp Ltd as a State Head, Based on Agra.**
- 3 A strategic planner with proficiency in devising strategy for debt, collection and recovery from clients against pending/ unpaid bills after providing advice on the various payment options.
- 4 Competent in streamlining & improving existing systems / processes, envisioning new methodologies, future trends and driving development, direction and accomplishment.
- 5 Ability to support and sustain a positive work environment that fosters team performance with strong communication and relationship management skills.

### **THE BUSINESS SKILLS**

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- 6 **Strategy Planning:** Formulating business strategies and strategic utilization and deployment of available resources to achieve organizational business objectives. Setting up branch operations with key focus on bottom line profitability by ensuring optimal utilization of available resources.
- 7 **Operations**
  - **Collections / Debt Management**
    - o Managing and monitoring delinquent account collection and establishing terms of payment as well as handling Vendor Management.
    - o Preparing MIS reports to provide feedback to top management on business operations, viz., billing, collection, credit control, profitability, etc.
  - **Recovery Management**
    - o Conceptualizing & implementing recovery strategies in case of payment defaults.
    - o Supervising the team for managing high value fraud cases / defaulters / insolvent clients and initiating appropriate legal actions against them.
  - **Risk Management**
    - o Allocation of cases, capacity planning, ensuring field visits, curtailing flow rates and normalization of delinquent accounts.
    - o Devising and effectuating risk policies & managing wide risks and implementing effective mechanisms to mitigate the same.
- 8 **Legal Affairs:** Coordinating with legal department for sending the legal notices to the non-payment accounts. Monitoring accounts & developing reports to ensure compliance with legal statutes & initiating strong legal action in case of continuous payment default.

- 9 **Customer Relationship Management:** Enhancing customer satisfaction matrices & monitoring customer complaints. Building and maintaining healthy business relations, ensuring maximum customer satisfaction.
- 10 **Team Management:** Recruiting, training & monitoring the performance of team members to ensure efficiency in sales, operations and meeting of individual & group targets. Conducting meetings for setting up objectives and designing or streamlining processes to ensure smooth functioning of sales and operations.

#### **EMPLOYMENT RECITAL**

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**Since Sep'21 : Poonawalla Fincorp Ltd Delhi-1, 2 & 3 (UP West, Delhi-NCR & UK)  
State Head (Senior Manager). (Commercial Vehicle, Farm Equipment & Car Loans)**

##### **Accountabilities:**

- 1- Overseeing 60+ & Recovery for secured products Like (**Commercial Vehicle, Farm Equipment & Car Loans**) financed by Magma Fincorp Ltd. through In-House Team.
- 2- Managing 6 TL's and 39 Field Officer.

##### **Highlights:**

- 1-Leading a team for managing Collection's and Recovery targets.
- 2- Planning strategies for collection and recovery; maintaining MIS.
- 3- I have area taking care of Delhi-NCR SBU (Area Agra, Delhi-NCR & Uttarakhand Area Office).
- 4- I have managed approx. 5100 Cases including 61 to 365 DPD portfolio.
- 5- Total Pool handle Approx. 45 CR.

**Since Sep'18 :Magma Fincorp Ltd Kanpur  
State Head (Senior Manager). (Home Loan's, Commercial Vehicle, Farm Equipment & Car Loans)**

##### **Accountabilities:**

- 3- Overseeing 60+ & Recovery for secured products Like (**Home Loan's, Commercial Vehicle, Farm Equipment & Car Loans**) financed by Magma Fincorp Ltd. through In-House Team.
- 4- Managing 7 TL's and 60 Field Officer.

##### **Highlights:**

- 1-Leading a team for managing Collection's and Recovery targets.
- 6- Planning strategies for collection and recovery; maintaining MIS.
- 7- I have area taking care of Kanpur SBU (Kanpur Area Office, Banda Area Office, Farukhabad Area Office, Etawah Area Office & Jhansi Area Office).
- 8- I have managed approx. 2400 Cases including 61 to 450 DPD portfolio.
- 9- Total Pool handle Approx 45 CR.

**Since Nov'17 to Aug'18 : Cholamandlam Investment & Finance Co. Ltd Kanpur  
Regional Recovery Manager. (Commercial Vehicle & Car Loans)**

##### **Accountabilities:**

- 5- Overseeing 90+ & Recovery for secured products Like (Commercial Vehicle & Car Loans) financed by Cholamandlam Investment & Finance Co. Ltd.. through In-House Team.
- 6- Managing 3 Area Manager, 3 Collection Manager & 19 Field Officer.

##### **Highlights:**

- 1-Leading a team for managing Collection's and Recovery targets.
- 10- Planning strategies for collection and recovery; maintaining MIS.
- 11- I have area taking care of Kanpur Area Office, Varanasi Area Office & Jhansi Area Office.
- 12- I have managed approx. 800 a/c including 90+ and Write Off portfolio.

13- Total Pool handle Approx 21 CR.

**Since Nov'13 to Oct' 17: HDFC Bank Ltd, Kanpur  
Manager Collections (Commercial Vehicle, Construction Equipment)**

**Accountabilities:**

- 7- Overseeing Collection & Recovery for BKT X to Write off for secured products Like (Commercial Vehicle & Construction Equipment) financed by HDFC Bank Ltd. through 03 Collection Agencies & 02 In-House Team.

**Highlights:**

- 1-Leading a team for managing Collection's and Recovery targets.
- 14- Planning strategies for collection and recovery; maintaining MIS.
- 15- I have area taking care of Kanpur & Spokes like Unnao, Orai, Auraiya, Kannauj, Farukhabad, Fatehpur, Banda, and Hamirpur.
- 16- I have managed approx 1000 a/c including Bkt X, Delinquency and Write Off portfolio.

**Since Feb'13 to Nov-13: Bajaj Auto Finance Ltd Delhi & NCR  
Area Collection Manager (TW & 3W Collection)**

**Accountabilities:**

- 8- Overseeing collection & recovery for writeoff hard bucket cases for secured products financed by Bajaj Auto Finance Ltd. through Collection Agencies & In-House Team.

**Highlights:**

- 17- Successfully reduced GCL during the tenure in TW portfolio.
- 18- Significantly contributed towards enhancing the bank business.
- 19- Leading a team for managing collection and recovery targets.
- 20- Planning strategies for collection and recovery; maintaining collection data.

**Since May'10 to 31 Jan'13: Indiabulls Financial Services Limited, Haridwar (U K)  
1) Area Collection Manager (CV & FE Collection)**

**2) Accountabilities:**

- 1 Overseeing collection for soft and Hard bucket (0 to 180+) cases(Haridwar,Dehradoon,Saharanpur,Srinagar, Bareilly & Haldwani) managing portfolio by controlling NPA and achieving the targets.
- 2 Recruiting & training In-house Team and interacting with the customers regarding their concerns & queries.

**Since June'08: Indiabulls Financial Services Limited, Agra  
Area Collection Manager (STPL & H L & CV Collection)**

**Accountabilities:**

- 1 Overseeing collection for soft and Hard bucket (0 to 150+) cases(Agra,Kanpur & Bareilly) managing portfolio by controlling NPA and achieving the targets.
- 2 Recruiting & training In-house Team and interacting with the customers regarding their concerns & queries.

**Dec'06 – Apr-08 : Citigroup Global Service Ltd.),As a Band-2 (Mortgage Collection)**

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- 1 Handling all bucket 1to Bkt 6 cases Delhi & all Non Metro cities Like Jaipur, Ludhiana, Chandigarh & Lucknow.
  - 2 Mortgages (Flows, NCL , GCL & Recoveries).
  - 3 Managing client relationship involving strategies & tactical planning.
- Development of collectors through task delegation.

**Jan'1996 – Nov'06: Anil Vidyarthi & Associates., Lucknow  
As a Supervisor (Collection & Verification )**

**Accountabilities:**

- 21- Leading a team for managing collection and recovery targets.
- 22- Planning strategies for collection and recovery; maintaining collection data.

**Highlights:**

- 1 Handling a team of 20 people in Verification And Collection
- 2 Looking after Delinquency
- 3 Handling all difficult cases of Collection
- 4 Managing all day to day different cross functional activities
- 5 Co-coordinating with Credit department to find out the suspected customer profile
- 6 Update the status of all 20 collectors on computer , help them to solve the difficult and complex cases and arrange PTP from difficult customers.
- 7 Verification of all U.P.
- 8 Collection of all bucket 1 to bucket 4 cases

**SCHOLASTICS**

- 9 Master of Arts from University of Kanpur in 1996.
- 10 Graduation in Arts from Kanpur University in 1994.

**IT SKILLS:** Well versed with MS Office and Internet Applications.

**PERSONAL DOSSIER**

Date of Birth : 27<sup>th</sup> February 1973  
Address : 1413/1 Shital Khera, Behind BOB, Raebareilly Road Lucknow.

Refrence :Mr.Ashish Panday  
Kotak Mahindra Bank  
New Delhi  
+919999211996

Current CTC : 15.65 Lac's  
Internal Designation : Senior Manager