

# Vivek Kumar

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**Seeking assignments in Asset based Finance (ABF) Collection/Recovery in an organization of repute.**

## PROFESSIONAL SNAPSHOT

A result oriented professional with experience in the areas of collection in financial sector, Collection Management, Repossession, Legal and Risk analysis, Quality Assurance & Client Servicing, Proficient in managing & leading teams for running successful process operations. Possess excellent interpersonal, communication and organizational skills with proven abilities in team management, customer relationship management and planning.

## CAREER SUMMARY

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- An astute professional with over **9+years** of experience in Sales, Collection, Customer Service Operations, Strategy Planning as well as Team Supervision.
- **Currently working as Team Leader(TL) Collection (0-30 bucket) Asset based Finance (ABF) with Poonawalla Fincorp Ltd.(Formerly known as Magma fincorp Ltd.)**
- In-depth understanding of collection from soft and and Hard bucket customers.
- Successful track record in managing a team of Collection, Repo Agents/ Agency, Legal recovery and handling delinquent customers.
- Good negotiation and execution skills.
- Currently handling Motihari and Bettiah Branch collection with a team of 8 people.

## KEY SKILL-SETS

**Collection Management:** Appointing and managing collection activities by in-house executives to ensure collection target achievement. Managing and establishing relationships to different repo agencies collection of every SRCs of my team, as well contacting high ODPOS/ Vollume customers by personal visits for collection, delinquent and NPA cases for resolving and make them regular, Analysing Bucket efficiencies & reducing losses for the company. Monitoring collections to achieve goals by DRR. Managing the incentive procedure of monthly team payout.

**Team Management:** Identifying and implementing strategies for building team effectiveness by promoting a spirit of cooperation between team members, involve in launching various incentive plans for the Team /channels for raising the productivity. Determining training needs of employees and conducting suitable training programmes to enhance their operational efficiency leading to increased productivity.

**Customer Service:** Conceptualizing customer services strategies based on extensive analysis and their needs of service operation and market dynamics. Providing quality customer support by ensuring first contact resolution to them. Formulating various processes related to customer services in initial phase and their compliance. Taking care for their issues, settlements, foreclosures, NOC etc.

## **CAREER HIGHLIGHTS**

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**Company profile: Poonawalla Fincorp Limited**, known earlier as Magma Fincorp Limited is a Poonawalla group non-banking finance company that focuses on consumer

and MSME financing. We offer a diversified product suite to address the growing financing needs of the retail financing and the enterprises.

We stand for Passion, People, Purpose, Principles and Possibilities. We do what we do with earnest integrity and passion, ensuring best-in-class service to our customers.

Our people work with a single objective of bringing that smile to your face. Driven by principles, we believe in having complete transparency in our dealings as we understand and cherish the trust customers bestow upon us. Through deep investment

in technology and innovation at the core, we strive to create endless possibilities each

time and partner in the growth journey of our customers. We believe that good is the enemy of great. Hence, we strive for business excellence and setting up new benchmarks.

We enable the dreams of our customers.

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**March 2017- Poonawalla Fincorp Ltd. Formerly known as Magma fincorp Ltd..**

**March 2017 to till date : Team Leader(TL) in 0-30 bkt ABF collection.**

**Product: New and Used Commercial Vehicle, Construction equipments, Tractor And Car portfolio.**

**Branch Handle: Motihari And Bettiah (Champaran), Bihar**

**Locations: Motihari, East champaran, Bihar**

### **Key Result Areas:**

- Responsible for Collection of the commercial vehicles, construction equipments, Car/muv and Tractors.
- Monitoring of collection day activities of SRCs.
- Taking care of the Repossession of the NPA and the bad debt accounts with strong adherence of SOP's.
- Coordinating with the legal cell for initiating and filling legal proceedings for collections.
- Identifying & recruiting manpower & imparting training to new team members on all aspects of Collection including Field collections/ Data analysis /Legal/ Repossessions / MIS maintenance, etc.
- proper pool size maintenance. Avoiding the pool to grow out of proportions with focus on flows, rollbacks & write backs across buckets.
- Managing the billing procedure of monthly payout & ensuring timely payout to the Repo Agents/ Agencies.
- To ensure daily review with Team & training of team members of Collections performance.
- Handling the team of 8 company executives appointed for collections.

- Allocation of proposals to SRCs & to monitor daily collection visits.
- Daily assignment of activities to SRCs for various parameters like FRs, collections, guarantor visits, assets tracing and many more.
- To visits Dealers, Especially in CV business for payment & tracing of vehicles.
- To do field visits on High OD & critical customers.
- Followup and supporting SRCs for Penal charges and ODI collection
- To circulate the Repo List of every month to Repo Agency's & to take follow-up for Repossession of Vehicle.
- Bucket wise & Segment wise monitoring of Collections to control & reduce to OD.
- Maintaining the targets of the branch given by the management.

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- **Shriram Transport Finance Co. Ltd. Bettiah, West Champaran (Bihar) (From April 2016 to March 2017) as Branch Credit Manager.**
  - **Shriram Transport Finance Co. Ltd. Ramgarh (Jharkhand) (From July 2015 to March 2016) as Branch Collection Manager.**
  - **Shriram Transport Finance Co. Ltd. Chembur, Mumbai (Maharashtra) (From July 2014 to June 2015) as Recovery Head.**
  - **Shriram Transport Finance Co. Ltd. Alwar (Rajasthan) (From August 2013 to June 2014) as Management trainee (Joined as a fresher)**

#### **EDUCATIONAL DETAILS**

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<b>Course</b>	<b>School / College</b>	<b>Board / University</b>	<b>Year</b>	<b>%/CGPA</b>
B-Tech. (Mechanical Engineering)	MIT, Rayagada, Odisha	BPUT, Raurkela, Odisha	2013	6.90
Class 12	SANS, COLLEGE Motihari	BSEB Patna	2009	62.8%
Class 10	Gopal Shah high School, Motihari	BSEB Patna	2006	64.0%

#### **PERSONAL DETAILS**

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**Name:** Vivek Kumar  
**Date of Birth:** 04<sup>th</sup> June 1991  
**Sex:** Male  
**Languages known:** English, Hindi, Bhojpuri  
**Marital status:** Married  
**Address:** Henry Bazar, Nakched Tola Road, Ward No-04, Motihari, East Champaran-845401, Bihar

**Place: MOTIHARI**

**Date:** (Vivek Kumar)