

Curriculum Vitae

Shashi Babu Barwa

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CAREER OBJECTIVE

Dedicated Collections Team Leader understands how to motivate front-line collectors to ensure they meet operational goals and provides exceptional leadership and good direction. Has Fifteen+ years of experience in the collections industry and an Associate's.

Summary of Skills:

Recovery Process, Legal Recovery process, Collection practices Analytical skills, Negotiation and Persuasion skills
15+ years of experience of which 10 years in field collections with a financial institution Remarkable credit and collection experience thorough knowledge of Credit and Collection methods and principles Skilled in scheduling tasks and monitoring collection executives.

Education Qualification

October 2004 : Graduation from Delhi University

March 1999 : Higher Secondary School

March 1997 : Secondary School

Certification

DRA from Indian Institute of Banking and Finance in 2011

Work experience

Good Luck Financial Inclusion Pvt. Ltd - Branch Manager

(Feb 2018 to Till Date)

- On time report to the director of the company
- Does the onsite batch verification for the sourcing done by the sales staff
- Regularly keep a track on the collection of the installment.
- Planning& monitoring sales team to achieve monthly sales target
Selling products, Personal Loan, Cash Loan, Group Loan, Consumer Durable loan.
- Allocating target to the Sales Team
- Develop business plan to support the Sales Team
- Drive the Sales Team towards achieving their respective target

Renovo Assets Pvt. Ltd. - Field Manager

(October 2015 to December 2017)

- Visit to banks for empanelment, allotment of recovery cases, and collection of information and case documents picked according to SARFAESI Act. 2002 for filing the case in court
- Field work including identification of property, service of notice, regular visits to bank, etc.
- Liaising with Police help for the possession of the property.
- Liaising with Court Receiver for court order, notice affixation and help of execution for the possession
- Regular meetings with concerned Bank officials for reporting.
- To make efforts for sale of property, meeting property dealers, looking for potential customers for property.
- Coordination with the Head Office for preparation of documentation in the cases allotted.

Hi-Tec Syndicate: - Manager

(Jan 2014 to September 2015)

- Auto Loan (Write-off) associated with ICICI Bank.
- Two wheeler and Consumer Durable 180+ associated with HOME CREDIT INDIA.
- Personal Loan (Write-off) for associated with ICICI Bank.
- Handling the portfolio of Auto Loan Bkt-1 DPD 30+ associated with HDFC Bank.
- Handling the portfolio of Credit Card Referral (Write-off) associated with HDFC Bank.

Serco BPO: - Team Leader

(Dec 2012 to Nov 2013)

- Portfolio of Credit Card (Write-off) associated with HSBC Bank Pan India.

Management Services: - Team Leader & Sr. Tele Caller

(January 2006 to March 2012)

- Auto Loans Recovery by Receiving Order (RO) issued by Indian Court (Skip Portfolio) associated with HDFC Bank.
- Auto Loans (Write-off) associated with HDFC Bank.
- Auto Loans Recovery by Receiving Order (RO) issued by Indian Court (DPD 360+ to 540) associated with ICICI Bank.
- Auto Loans (DPD 180+ to 360) associated with ICICI Bank.
- Two Wheeler (DPD 60+) associated with ICICI Bank.
- Auto Loans (Write-off) associated with ICICI Bank.
- Credit Card (Write-off) associated with ICICI Bank.
- Calling for Credit Card Portfolio 60+DPD Associate with ABN AMRO Bank.

Power-tech Pvt. India: - Field Executive

(April 2001 to Feb 2005)

- Field Collection for Old DVB bill dues Associate with North Delhi Power Limited (NDPL).

Duties and Responsibilities:-

- Manage a Team of 15 or more Collections officers and liaison with Clients.
- Accountable for reducing Delinquency for assigned portfolio
- Meeting of Monthly targets for each bucket, Reduce losses and Improve recovery Rates in charge off portfolio
- Ensure allocation of portfolio basis geography and Vintage, Daily Recon of payments, Adherence to Code of Conduct, Audit ratings, exceptions to be highlighted, Daily monitoring of collections team and portfolio
- Supervisory field visits, ensure proper handoffs for new cases, monitor portfolio exceptions and highlight challenges / update in daily review.
- Training, Coaching, Job growth and engagement of team
- Allocate cases to collections Officer basis geographically and Vintage
- Ensure monthly targets are communicated and driven daily through daily run rate report.
- To ensure timely reporting of Numbers and regular reviews with the Team to ensure regular monitoring of Portfolio and give forecast at a weekly basis.
- To resolve customer issues and discrepancies if any
- Resolve disputed transactions and other contract related problems of the customers Motivating team Members and providing guidance to them.
- Leading a highly energetic team of 8 - 10 Tele callers, handling to collect on charged off credit card portfolio handling Tele-calling setup for a year's along with the further flow buckets also.
- Coordinate with field executive of pan India regions to pick up payments and timely deposit. Manage collection through In-house & outsourced team.
- To improve the success rate of new associates, Strong man management and conflict resolution skills. Resolve disputed transactions and other contract related problems of the customers
- Looking the Territory area Delhi NCR of Gurgaon, Noida, Ghaziabad and Faridabad. Doing the settlement & making the approval of memos.
- Identify negative areas, profiles, customers and keep head office/regional office informed about same. Auto Loan recovery through Court Order (Receiving Order) doc. coordinates with legal department.
- Maintained the integrity of the company policies and procedures, which is to treat every customer with the highest level of respect, both internal and external. Directly responsible for building and maintaining relationships with the companies client (HDFC, ICICI, HSBC, HOME CREDIT and BAJAJ FINSERV) and their clients to enhance the company collections efforts.
- Managed a portfolio of accounts over 10 to 20 crores which includes 3rd party collections for potential settlements
- Personal Visits to critical delinquent customers for counseling and convincing customers to clear pending dues before initiating legal action.
- Regularly monitoring the cash and cheque details as these are the most sensitive part in terms of performance and audit as well.

Personal Details

Father's Name	:	Sh. Puran Chand Barwa
DOB	:	6 Jan 1981
Marital Status	:	Married
Nationality	:	Indian

(Shashi Babu Barwa)