

Ashis Kumar Das



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JOB OBJECTIVE

A result-oriented individual with over 15 years of experience in Collections & Recover, Revenue Enhancement, and Debt Management, targeting assignments in Collections Management with a reputed firm in the NBFC or Banking industry, preferably in West Bengal and Odisha

EDUCATION

Pursuing MA in English from Odisha State Open University, Sambalpur

PG Diploma in Computer Application from Tech Planet, Balasore in 2003

Graduate with Mathematics (Hons) from F.M. Autonomous College, Balasore in 2002

CORE COMPETENCIES

Collections Management

Collections & Recovery

Revenue Enhancement

Debt Management

Sales & Marketing

Channel Management

Business Development

PROFILE SUMMARY

- An accomplished Collections & Recover Professional with in-depth experience in creating and implementing a strategy to improve the collection of outstanding credit; ensuring that the company policy on recoveries is followed and that it is in line with the legal regulations
- Highly skilled in ensure the correct collections strategies and campaigns for early and late stage collections are implemented to maintain loan book provisions at the agreed rate
- Successfully managed the collection INR 5 Crores under Wortgage finance and INR 10 Bajaj Finance Limited
- Impressive success in managing delinquent account collection and establishing terms of payment as well contacting people to inform them of an unpaid account; highly skilled following recovery management through monitoring of collection & recovery process thereby maximizing revenue generation & minimizing irrecoverable debts
- Strong skills in supervising operations of the Collections with focus on ensuring efficient processing (payment allocation, reconciliation and month-end reporting) of company receivables and timely collection in accordance with company policies
- Devised strategies for collection and recovery from clients against loans and advances after providing advice on the various payment options; in-depth understanding of collection operations inclusive of planning recovery from clients against pending/unpaid bills after providing advice on the various payment option
- A competent Sales & Marketing Professional with skills in effectuating Sales & Business Development strategies, driving teams to ensure successful management of sales operations in the assigned region
- Sales & Marketing: Identifying new streams for revenue growth & developing marketing plans to build consumer preference; conducting competitor analysis by keeping up-to-date of market trends to achieve market share metrics
- Skilled in spearheading strategic business planning and achieving market penetration; expertise in establishing sales network, while successfully leading key business initiatives & strategies to meet changing market, customer needs and expectations

WORK EXPERIENCE

Since Jul'22 | Wortgage Finance Pvt. Ltd., Sr. Manager – Collections (West Bengal and Odisha)

Key Result Areas:

- Managing the collection salaried personal loans
- Facilitating collection strategy implementation through effective cross-functional coordination
- Ensuring collections as per stipulated due dates to avoid delays
- Reviewing the company collection procedure and developing & implementing changes where required
- Investigating & resolving customer queries, and identifying at-risk customers
- Tracking collection movement and ensuring achievement of collection target
- Implementing new collection process & policies at field level from time-to-time

SOFT SKILLS

Collaborator

Communicator

Innovator

Planner

Thinker

- Generating and maintaining all documentation pertaining to incoming and outgoing loans
- Monitoring and supervising the collection of all past due debt obligations
- Continually seeking opportunities to improve existing processes within department
- Developing, applying and evaluating policies and procedures for the department
- Formulating new strategies & SOPs for process enhancement; managing MIS development & budgeting for strategic decision-making
- Outlining channel strategic plans to increase the collection while liaising with the senior management
- Coaching teams for achieving business objective through regular performance management; establishing goals and targets for the Zonal Collection In-charges and Collections RMs
- Taking various initiatives for developing & implementing the firm's collection procedures; removing unnecessary procedures in process for efficient functioning

PREVIOUS EXPERIENCE

Jul'21 - Jul'22 | Bajaj Finance Limited, Jaipur as Area Collection Manager (Consumer Loans)

Sep'20 – Jul'21 | ADN Beauty & Cosmetic (P) Ltd. as Area Sales Manager

Jun'07 – Jan'16 | Bajaj Finance Ltd. as Area Sales Manager–Consumer Durables

PERSONAL DETAILS

Date of Birth: 25th June 1981

Languages Known: English, Hindi, Odia & Bengali

Address: Kolkata, West Bengal