

RAJIV JAIN

Senior Collection & Risk Management Professional

Muzaffarpur, Bihar | India

Mobile: +91-7546083801 | Email: r7546083801@gmail.com | Website: www.rajivjain.org

PROFESSIONAL SUMMARY

Senior Collection & Risk Management professional with **20+ years of experience** across **NBFC, Banking and Telecom sectors**. Proven expertise in end-to-end collections, delinquency management, large portfolio handling, agency governance, MIS analytics, audit and compliance. Currently heading regional collections with responsibility for **■470+ Cr portfolio** and large field teams. Recognized consistently for high performance with **Best Regional Collection Manager (RCM) – Pan India award, Star Awards, and multiple Wall of Fame recognitions**.

CORE COMPETENCIES

- End-to-End Collections (0–180+ DPD)
- NBFC / Banking / Telecom Collections
- Large Portfolio Management (■470+ Cr)
- Regional Operations
- Team Leadership (100+ Members)
- Agency & Vendor Management
- Risk, Audit & Compliance
- MIS, Reporting & Analytics
- Legal, Repo & Recovery Coordination
- Process Improvement & Turnaround Strategy

PROFESSIONAL EXPERIENCE

L&T; Finance Ltd

Regional Collection Manager (RCM) | Jan 2019 – Present

- Heading regional collections across secured and unsecured portfolios
- Managing ■470+ Cr portfolio with focus on delinquency control
- Leading Area Collection Managers and large field teams
- Driving monthly, quarterly and annual collection targets
- Implementing agency governance and audit controls
- Handling escalated and high-value customer accounts
- Coordinating legal, repossession and resolution strategies
- Ensuring adherence to RBI guidelines and internal policies

Key Achievements

- Best Regional Collection Manager (RCM) – Pan India
- Star Awards
- Multiple Wall of Fame recognitions
- Improved portfolio health and delinquency ratios

TVS Credit Services Ltd

Area Collection Manager | Apr 2017 – Jan 2019

- Managed Two-Wheeler loan collections

- Handled hard bucket and write-off portfolios
- Led FOS and agency staff
- Improved roll-back and resolution metrics
- Coordinated repossession and asset disposal activities

HDFC Bank Ltd

Deputy Manager – Retail Assets | Jan 2006 – Sept 2007

- Handled single-handedly all retail asset products including Auto Loans and Personal Loans
- Managed high-risk and delinquent buckets independently
- Achieved Best Collection Manager – Pan India recognition in Auto & PL Loan Collections
- Supported legal recovery processes and resolution

Telecom Sector Experience

- Handled large prepaid and postpaid collection operations
- Managed agency-driven recovery models
- Improved ageing and recovery ratios

EDUCATION

Bachelor of Commerce (B.Com) – Calcutta University | **1998**

AWARDS & RECOGNITION

- Best Regional Collection Manager – Pan India
- Star Awards
- Multiple Wall of Fame recognitions
- Best Collection Manager – Pan India (Auto & PL Loan Collections)

PERSONAL DETAILS

Location: Muzaffarpur, Bihar

Languages: English, Hindi, Bengali

Willingness to Travel: Yes