

# VIVEK SURI

Mobile: +973-38840004

Email: viveksuri1110@yahoo.com

Address: Abraj Al Lulu, Bldg no 1781, Road no.5133, Block 351, Al Suwayfiah, Kingdom of Bahrain

**Accomplished professional with skills in Risk Management/ Collections Operations/ Customer Relationship Management**

## EXECUTIVE SUMMARY

Strategic innovator, multifaceted and solutions-focused professional with **over 18 years** of career demonstrating leadership & outstanding performance in **Credit Operations, Collections Management** and **Customer Relationship Management**. Vast experience in Customer Service, Collections, Recoveries, Managing Bad Debt/ NCL (Telecom/ Credit Cards, Personal Loans, LAP, Mortgage, Smart Credit).

Recognized for executing credit policies, monitoring cash flow positions on daily basis and arranging proper collection mechanism to keep uncollectable at the lowest levels. Resourceful in implementing result-oriented recovery plans to manage delinquency within pre-set norms for achieving organizational objectives and ensuring profitability. Possess entrepreneurial experience with skills in providing strategic leadership in multifunctional roles in the catering industry.

## CORE COMPETENCIES

- |                          |                             |
|--------------------------|-----------------------------|
| • Strategic Planning     | • Collections Management    |
| • Vendor Management      | • Risk Mitigation & Control |
| • Delinquency Management | • Recovery Management       |
| • Stakeholder Management | • Team Management           |

## CAREER CONTOUR

**Since Dec 2019 with BlackBuck**

*Head of Collections*

**Apr 2018 – Oct 2019 with Fullerton India Credit Company**

*Vice President & Regional Collections Head (North India)*

**Jan 2015 – Apr 2018 with Tata Teleservices Ltd.**

*2015 – 2018 as Regional Collections Head (North and East)*

*2015 – 2015 as Regional Collections Head (Delhi/NCR)*

**Feb 2013 – Dec 2013 with BPTP**

*Assistant General Manager – Customer Service Operations*

**Dec 2009 – Feb 2013 with Bharti Airtel Ltd.**

*National Manager Collection and Retention Strategy (Presidents office)*

**Oct 2001 – Nov 2009 with Standard Chartered Bank**

*2008 – 2009 as National Manager Collection Strategy (PL & Smart Credit)*

*2007 – 2007 as North HUB Tele Collections Head & Manager Quality Assurance, Delhi*

*2005 – 2007 as Manager – PL & SMC Collections, Delhi*

*2004 – 2005 as Centre Manager Collections Unsecured, Jaipur*

*2003 – 2004 as Bucket Supervisor (flows & recoveries), Delhi*

*2001 – 2003 as Officer Customer Assistance, Delhi*

## ENTREPRENEURIAL STINT

**Jan 2014 – Dec 2014 with Vedic Foods as Co- Founder**

- Proactively catered to 10 corporate clients and took care of their food requirements in coordination with a team of 15 members
- Spearheaded overall operations management and strategy of the company
- Took care of over 350 meals per day

## KEY HIGHLIGHTS

- Proactively resolved several chronic accounts including biggest accounts PAN India with some accounts as old as 720 days **at Fullerton**
- Managed a total monthly billing of INR 34 Crores with a team of 19 members, 41 vendors and 150 vendor manpower **at Tata Teleservices**
- Single handedly recovered INR 1.35 crores from a 720 dpd + from government account **at Tata Teleservices**
- Received TTL Hall of Fame award in MD Town hall **at Tata Teleservices**
- Efficiently implemented and managed merging and centralization of 14 regions in Delhi as North hub Head
- Proactively managed 25 projects with a team size of 20 members across Delhi / NCR at BPTP
- Achieved first prize in **capex optimization project** signed by the President at Telemedia, Bharti Airtel Ltd
- Managed 23 circles for both fixed line and Mobile through 200 vendors with a total billing size of INR 550 Crores **at Bharti Airtel**
- Managed over 14 regions with a portfolio size of INR 200 Crores through a vendor size of 100 **at Standard Chartered Bank**
- Bagged certificate of appreciation during 2007-08 for **reducing cost** and avoiding losses thereby performing timely negotiations with customers
- Represented the bank in Banking Ombudsman cases involving Cards/ PL/ SMC **at Standard Chartered Bank**

## KEY RESULT AREAS

### Credit Management:

- Maintaining budget and forecast of Net Credit Loss for Personal loans and Smart Credit
- Devising and effectuating risk policies as well as managing wide risks and implementing effective mechanisms to mitigate the same
- Executing credit policies, monitoring cash flow positions and arranging proper collection mechanism to keep uncollectible at the lowest levels

### Process Improvement:

- Monitoring SLA's & KPI's for the process, identifying improvement areas & implementing adequate measures to maximise customer satisfaction level
- Streamlining overall functioning of processes, identifying improvement areas and implementing adequate measures to maximize customer satisfaction level
- Leading and owning oversight of process improvement work in collaboration with teammates for larger initiatives
- Documenting, analyzing and understanding systems along with recommending improvements in processes to drive efficiencies

### Collections/ Recovery Management:

- Administering entire collections process for Mortgage, SME and BIL and ensuring KPI delivery for the region
- Managing the key KPI's - Frontend to GCL, Recoveries, 30+ & 90+ delinquencies, Billing vs Collections and Bad Debts recovery for all products
- Ensuring strict control over delinquency management by monitoring & reviewing portfolio trend
- Expediting recovery by use of legal tools like SARFAESI and Arbitration

### Customer Service Operations:

- Managing all processes formed as a part of lifecycle management for customers viz New Bookings, Unit Relocation, Unit Structure across all projects/ Issuance of Builder Buyer/ Maintenance Agreements/ Conveyance Deed/ Transfer/ Record updation in CRM
- Identifying improvement areas based on client feedbacks and implementing effective measures to maximize customer satisfaction
- Setting and maintaining Critical to Quality (CTQ), Critical to Process (CTP) targets for the processes

## ACADEMIC CREDENTIALS

Post Graduate Diploma in Computer Application from CMC, Delhi; 2001  
Bachelors in Hotel Management from CCS University, Meerut; 2000

## OTHER RECOGNITIONS

- Half Marathon (21 KMS) – Successfully completed 8 half marathons with a best time of 2 hrs and 20 secs
- Full Marathon (42 KMS) – Successfully completed 2 full marathons with a best time of 5:16 hrs