

## **Area Manager – Debt Management Services (DMS)**

| Particulars           | Details                                                    |
|-----------------------|------------------------------------------------------------|
| Designation           | Area Manager                                               |
| Function              | Debt Management Services (DMS)                             |
| Level                 | L3                                                         |
| Employment Type       | Full-Time                                                  |
| Location              | Pan-India (based on business requirements)                 |
| Reporting To          | Regional DMS Manager / Deputy General Manager              |
| Qualification         | Post Graduate in Sales & Marketing                         |
| Travel Requirement    | Field travel within assigned territory                     |
| Language Requirements | Preferred proficiency in local language, Hindi and English |

### **About the Role**

The Area Manager – DMS is responsible for driving collection performance and portfolio health across an assigned territory. The role involves leading field collection teams, managing collection agencies, ensuring adherence to recovery processes, minimizing delinquency flow, and driving resolution of overdue accounts while maintaining customer experience and regulatory compliance.

The incumbent will act as the primary owner of collection outcomes within the assigned geography and will work closely with internal stakeholders, collection partners, legal teams, and business teams to achieve portfolio objectives.

### **Key Responsibilities**

#### **Portfolio & Collection Management**

- Own collection performance across assigned geography and ensure achievement of collection and recovery targets.
- Drive resolution of overdue accounts across delinquency buckets while minimizing roll-forward rates and credit losses.
- Monitor portfolio health indicators and identify emerging risks, trends, and recovery opportunities.

- Execute collection strategies and initiatives deployed by Head Office and Regional Office teams.

#### **Team Leadership & Performance Management**

- Lead, coach, and develop Collection Officers (COs) to achieve productivity and collection targets.
- Conduct regular field reviews, performance discussions, and capability-building interventions.
- Drive accountability through structured performance reviews.
- Ensure adequate capacity and productivity optimization across assigned territory.

#### **Agency & Partner Management**

- Manage collection agencies and Direct Marketing Associates (DMAs) operating within the territory.
- Evaluate agency performance and implement corrective actions for underperformance.
- Identify, assess, and recommend new agencies and collection partners for empanelment.
- Ensure adherence to approved payout structures and timely processing of agency payments.

#### **Recovery Operations & Asset Management**

- Oversee repossession activities and ensure compliance with approved recovery processes.
- Monitor repo inventory and coordinate liquidation of eligible repossessed assets in collaboration with brokers and central teams.
- Ensure proper management of collection tools, receipt books, handheld devices, and related operational infrastructure.

#### **Customer Resolution & Stakeholder Management**

- Handle escalated customer cases and drive timely resolution of collection-related concerns.
- Collaborate with Sales and Business teams to resolve underlying issues impacting recoveries.
- Work closely with Legal teams for initiation and management of legal actions in chronic default cases.
- Provide market intelligence on geo-limits, negative areas, fraud risks, and portfolio vulnerabilities.

#### **Governance, Compliance & Reporting**

- Ensure compliance with company policies, regulatory requirements, and recovery processes.
- Monitor field collections and agency deposit adherence, initiating corrective actions wherever required.
- Publish daily, weekly, and monthly performance MIS with actionable insights and recommendations.
- Maintain accurate portfolio tracking and reporting for leadership review.

## **Key Skills & Competencies**

### **Functional Competencies**

- Collections & Recovery Management
- Portfolio Risk Management
- Agency & Vendor Management
- Repossession & Recovery Operations
- Customer Resolution & Negotiation
- Performance Analytics & MIS

### **Behavioral Competencies**

- Leadership & Team Development
- Execution Excellence
- Stakeholder Management
- Result Orientation
- Problem Solving & Decision Making
- Ownership & Accountability
- Relationship Management

If you are interested in exploring this career opportunity, please share your updated resume with [rajith.ibs@gmail.com](mailto:rajith.ibs@gmail.com) on or before 25th September 2026.