MM Murali

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Career Objective

To secure a challenging position in the collections and finance sector where I can utilize my 10+ years of experience in loan recovery, customer handling, and negotiation to contribute to organizational growth.

Professional Summary

Dedicated and reliable collections professional with 10+ years of experience in loan and credit recovery across major financial institutions. Proven ability in customer handling, negotiation, and resolving overdue accounts. Strong knowledge of two-wheeler loans, credit card write-off collections, and personal loan recovery processes.

Achievements

- Successfully handled high-volume overdue accounts across major financial institutions.
- Consistently achieved monthly and quarterly recovery targets.
- Recognized for strong customer communication and settlement negotiation skills.
- Reduced delinquency rates through proactive follow-ups and relationship management.

Work Experience

Ashok Leyland Finance

Role: Two-Wheeler Loan Collection

- Handled overdue accounts and coordinated recovery processes.
- Communicated with customers to ensure timely payments.
- Maintained accurate records of daily follow-ups and collections.

ICICI Bank

Role: Credit Card Write-Off Collection

- Managed write-off accounts and negotiated settlements.
- Ensured proper documentation for closed and settled cases.
- Worked towards minimizing financial losses by effective recovery.

Yes Bank

Role: Personal Loan Collection

- Oversaw delinquent personal loan accounts.
- Worked closely with customers to resolve payment issues.
- Achieved consistent recovery targets.

Education

SSLC – DRA

Skills

- Loan Collection & Recovery
- Customer Communication
- Negotiation & Settlement
- Documentation & Reporting
- Field Visits & Follow-ups
- Time Management

Languages

- Tamil
- English