



**newvest**  
**RECOVERIES**

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# Corporate Profile



# Your Debt Recovery Partner

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## Background & Objectives

Newvest Recoveries Sdn Bhd was established to provide a comprehensive 'Total Receivables Management' solution over a broad spectrum of key industries. Recognising the ever increasing debt problem faced by a majority of businesses in various fields, Newvest Recoveries understands the need to provide a one stop solution in this area.

Receivables increase in rapidly growing economies, and are not an indication of failing capitalistic machinery, or cause for undue alarm. With proper risk management techniques and processes in place, receivables can only increase, showing a clear sign of growth.

Without prudent receivables management processes in place, organisations will lose valuable control of liquidity, and inadvertently limit business expansion opportunities. Managing these receivables internally, especially in high volume based industries, may not be cost effective.

Through Business Process Outsourcing (BPO), companies can outsource their receivables to specialists and experts like Newvest Recoveries, saving both time and costs, while we mediate disputes, provide reports and statistics, and engages\ with clients at review meetings. Organisations can utilize their resources more efficiently on developing, monitoring and the growing the business, rather than expending time and costs on backroom operations.





## Vision & Mission Statements

### Vision

Newvest Recoveries aspires to be the leading debt recovery agency in Malaysia. We constantly innovate, while delivering the highest recovery standards within this realm.

### Mission

- Newvest Recoveries is aggressively and rapidly making our mark as a key player by maximizing recoveries for all of our clients.
- We employ human capital who are innovative, dynamic and success-driven team players
- Our clients are partners who have target-specific recovery expectations. We must always go all out to exceed these expectations across any business sector.
- We invest, incentivize and retain human capital that is integral to our business.
- Strive to cultivate and promote a strong organisational culture built on teamwork and performance.



## Managing Director's Profile

**Rohan Jayaratnam, LLB (Hons) Wales**

Managing Director

Rohan Jayaratnam possesses a wealth of experience from within the general insurance industry, as well as from the receivables management realm.

Having successfully completed his formal training in Law from the United Kingdom, he gained employment with a leading general insurance company in Kuala Lumpur. He worked at their headquarters for five years, in various departments, and gained valuable knowledge while understanding the mechanics of the industry.

An opportunity to venture into the corporate world of credit management arose, with Rohan playing a key role in the establishment and management of operations at a Malaysian-Australian joint venture, specializing in debt recovery. Here he played a crucial role in maximizing output, resulting in exceptional growth. The firm's key projects fell under his supervision, and he also played a vital role in setting up 2 branches in Johor and Penang. Rohan managed the overall operations of the company for a period of 7 years, before leaving and establishing Newvest Recoveries in 2005.



## Operation Director's Profile

**Mr N. Muralitharam A/L P. Narayanan, Dip in Accounting & LCC Higher Level Accounting Cert**  
Operation's Director

With more than 25 years of experience in credit control and management at locally-based international organisations, Mr. N Muralitharam brings a wealth of experience and a hands-on approach to Newvest Recoveries.

Starting as a credit controller in 1988, working in the legal department of Diners Club International, Muralitharam gained valuable knowledge in this realm. In 1991, he joined MBF Cards Services as an executive officer with the in-house recovery unit, and was also involved in various other portfolios, namely the Authorisation Department, Establishment/Card Issuance, Site Visit and Fraud Department.

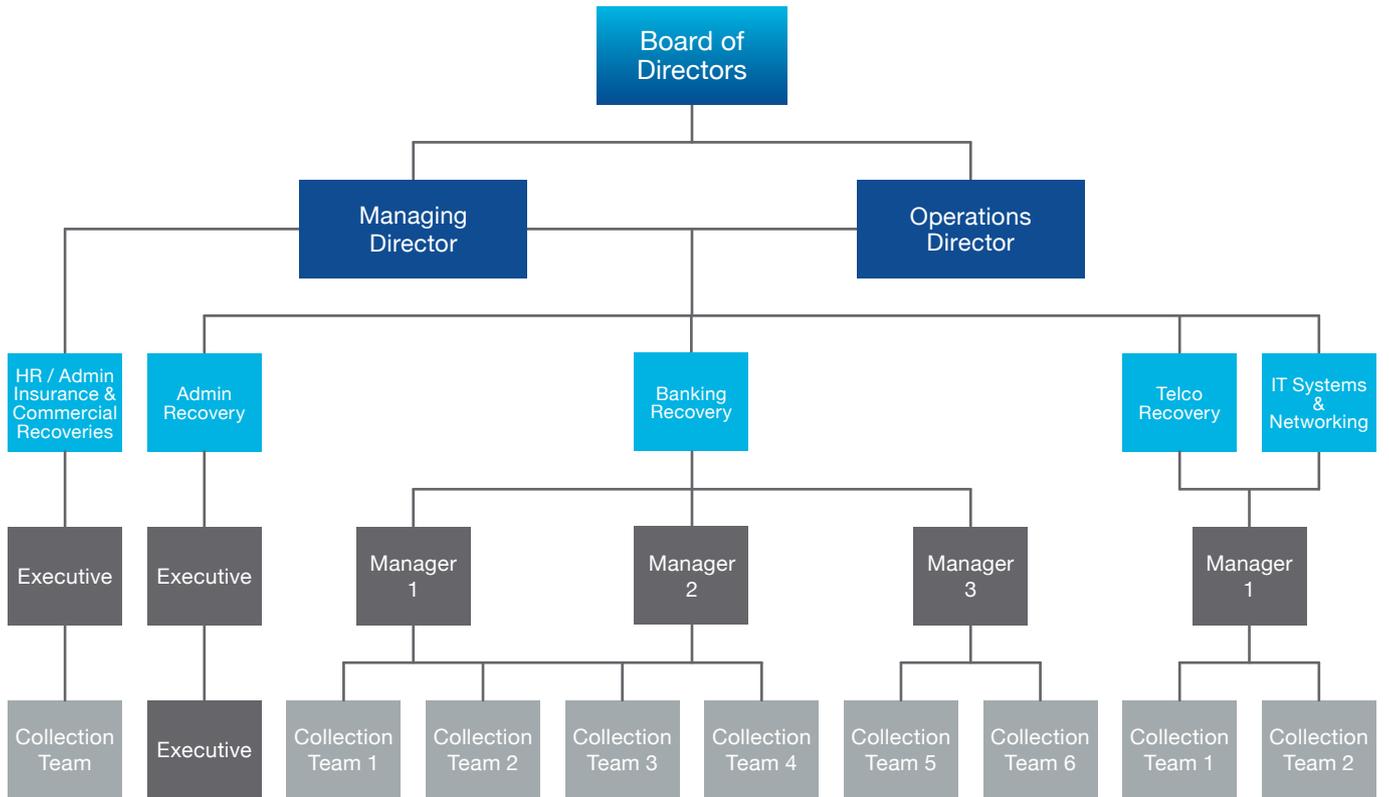
In 1994, he became a senior credit controller at TNT Express Worldwide, overseeing all corporate clients in the Klang Valley. Within a short period of time, he was promoted to head the recovery section of the Major Accounts unit. His portfolio here involved dealing with multinational organisations operating in Malaysia with a trading revenue value of more than RM50,000 per month.

He then joined Pioneer Credit Services Management services (PCMS) as an Assistant Manager in 1998, before he moved on to head the credit card recovery unit of the company. His persistence and unique ability to negotiate and restructure debts, along with his interpersonal skills helped cultivate a pool of dedicated credit officers and negotiators, cementing PCMS as a significant player in the collections industry.

As part of the management team at Newvest Recoveries, Muralitharam works closely with the Managing Director on head office operations, and is also directly involved with all branch operations, as well as key client liaison.



# Organisational Chart





## Recovery Teams Operations

Newvest Recoveries' successful performance lies in its recovery teams. It has been found that concerted recovery action produces the best results for our clients, whilst allowing recovery personnel to maximise recovery levels.

Our recovery personnel are carefully screened before being recruited into the organisation. All potential staff must possess the right attitude and be capable of operating in a challenging environment. Newvest Recoveries does not employ anyone on a freelance or part time basis and all recovery staff are remunerated with a basic salary plus a lucrative commission scheme.

We recognise the need to manage, supervise and train staff comprehensively. Each of our main recovery departments is equipped with supervisors who manage the smooth operations of their respective divisions and aggressively attempt to achieve and surpass their monthly targets.

In order to produce optimum results, a dedicated recovery team is set up to service each client, allowing recovery personnel to concentrate on one specific area, and thus gain outstanding results.

The key to producing excellent recovery results lies in happy, dedicated employees and our competitive and challenging environment has a proven track record in delivering the best results.





## Branches Networks

Newvest Recoveries handles and manages recoveries for various clients throughout the country, efficiently and comprehensively. We currently have four fully operational branches throughout Malaysia, strategically located to service the entire geographical landscape.

We are located in Kedah and Penang (northern region), Kuala Lumpur (central region), Johor Baru (southern region), and Kota Kinabalu (East Malaysia).

Newvest Recoveries currently has four fully operational branches throughout Malaysia. These branches are strategically located to service the entire geographical landscape on Malaysia. We have branch locations in Kedah and Penang to cover the northern region of Malaysia, our head office covers the central region, our Johor Baru branch services the southern territory of Malaysia, and our Kota Kinabalu branch gives us a presence in East Malaysia.

Full-time employees who are employed from the respective regions make up our branch operations. They are employed on a permanent basis as in-house recovery officers, and also full-time outdoor field visit officers. Our branches provide a vital contribution to the overall performance of our organisation.





## Client Listing



- Malayan Banking Berhad – Credit Cards
- Malayan Banking Berhad – Asset Quality Management (Mortgage Loans)



- Ambank (M) Berhad – Credit Cards & Line of Credit
- Ambank (M) Berhad – Hire Purchase Collections (Auto Finance)



- Hong Leong Bank Berhad – Credit Cards
- Hong Leong Bank Berhad – Personal Financing



- United Overseas Bank Berhad – Credit Cards
- United Overseas Bank Berhad – Personal Financing



- Bank Islam Malaysia Berhad – Mortgage Loans
- Bank Islam Malaysia Berhad – Hire Purchase (Auto Finance)
- Bank Islam Malaysia Berhad – Credit Cards
- Bank Islam Malaysia Berhad – Personal Financing



- Bank Simpanan Nasional – Personal Financing
- Bank Islam Malaysia Berhad – Credit Cards
- Bank Islam Malaysia Berhad – Hire Purchase (Auto Finance)
- Bank Islam Malaysia Berhad – Mortgage Loans & Micro Financing



- Digi Telecommunications Sdn Bhd



- Measat Broadcast Network Systems Sdn Bhd (ASTRO)



## Systems and Technology

Systems and technology play an integral part in our operations and we use technology to make us as efficient and effective as we can be. We recognise that ours is an industry sector that deals with massive amounts of data. As such we have invested in both hardware platforms and a robust network that is able to manage and deliver this data, across a branch network that spans the country.

Newvest Recoveries uses the latest version of the collection industry's leading collection software suite, Volare. We have customised this particular information system so that we are able to monitor and report progress to our clients, both transparently and in real time.

Our systems also leverage on the latest innovations in communication, such as:

- Integrated messaging and communication from the collection agents terminals
- Intelligent Predictive Dialing Systems
- Scheduled and personalised bulk Messaging using both Voice and SMS

Above all, our systems comply with the established banking industry requirements. We use Virtual Private Networks, Firewalls and Physical Security systems (Call Logging, CCTVs and Fingerprint Access Systems) in all of our branches because we understand the need to keep each clients data safe and secure at all times.





## International Recoveries & Affiliations

The business world that we operate in is becoming increasingly borderless, due to the advent of technology. A definite by-product of this advancement is credit management and debt recovery issues. Newvest Recoveries has an established and proven track record in facilitating recoveries on a worldwide coverage basis, having been successful in recoveries from foreign debtor institutions for local clients.

Newvest Recoveries has an established and proven track record in facilitating recoveries worldwide. Having been successful in recoveries from foreign debtor institutions for local clients. We have forged a wide network of affiliated recoveries firms in foreign countries who, in turn, team up with Newvest Recoveries whenever their international clients have debts to be recovered in Malaysia.

In certain technically and specialized foreign recoveries, Newvest Recoveries handles 100% of the recovery work. In the event of complications and/or issues relating to recoveries, personnel will schedule meetings on behalf of clients and represent them with the intention to secure and expedite recovery. This personalised service approach has proven to be successful in various recovery instances.



## Banking Sector Recoveries

Banking sector recoveries is one of the core areas of recovery focus for Newvest Recoveries. As providers of credit to the whole spectrum of the economy, banks are the driving force that spurs growth, advancement and development of the country.

Newvest Recoveries forges strategic and strong partnerships to assist the banking sector with their retail recoveries issues, and currently provides the full spectrum of retail banking recovery services, including credit card recoveries, hire purchase recoveries, housing loan recoveries and personal loan recoveries.

Bank Negara Malaysia places strict regulations on the banking sector while the Banking and Financial Institutions Act (BAFIA) also governs the financial bodies in Malaysia. In line with this, Newvest Recoveries places equal emphasis and control in handling banking sector recoveries. All personnel involved in banking recoveries are made to execute a Non-Disclosure Agreement when employed.

To further demonstrate our commitment, Newvest Recoveries has heavily invested in security related resources to satisfy and meet banking clients' requirements and needs. These include Recoveries Software System, Computerised Voice Logger System, CCTV System and Insurance policies.

Our recovery levels speak for themselves, and the success here largely results from an experienced banking sector recoveries team, headed by outstanding managers and supervisors, as well as dedicating entire teams to service each bank client separately.



## Telco & Technology Sector Recoveries

We realize that recovery for the **telecommunications sector** has **specific requirements**, therefore we developed specific systems and processes that are tailored for recovery within this sector.

We offer dedicated Telco recovery teams that have been trained to handle subscribers professionally. Our teams are also equipped with the latest systems and communications infrastructure that includes.

- Predictive Dialer to handle very high volume efficiently
- Bulk SMS Notices broadcast services
- IVR style voice blasts
- Mail merge and mass mailing facilities (reminder notices)
- Call centre style setup and central Call Logging Voice logger system

### Education, Utilities Etc

This area of recoveries deals with organisations that have large customer or subscriber bases, but do not fall within the Telco or Technology sectors.

We cater to various forms of business, including (but not limited to):

- Private Colleges & Universities
- Universities and their Investment Holding companies
- Utility companies
- Local government councils
- City Halls
- Healthcare Service Providers

We have much experience in handling recoveries in this area and provide systematic updates, reports that allows clients to chart the progress we make handling their recoveries.



## High Volume Sector Recoveries

This area of recoveries deals with organisations that have large customer or subscriber bases, but do not fall within the Telco or Technology sectors. This area encompasses a wide spectrum of companies engaged in various forms of business, including (but not limited to):

- utility companies
- sewerage service providers
- membership clubs
- condominium and apartment management committees
- universities and their investment holding companies
- private colleges
- local government councils
- city halls
- healthcare service providers
- publishers
- media operators
- government training institutions

Newvest Recoveries has much experience in handling recoveries in this area, providing the solution to help these companies save money, who then in turn can utilize these valuable funds to add value and quality to their assets or products. We provide systematic updates, reports and initiate meetings to discuss issues, and to allow clients to chart the progress we make handling their recoveries, as it happens.



## Commercial Sector Recoveries

The area of commercial recoveries involves cases of trade debts for and on behalf of various corporate clients. Distinguishing this area from the rest of the volume based work is best described by the type and value of the debts and debtors concerned here.

While volume based recoveries largely revolves around a large pool of individuals who have relatively smaller debts, this scope of recoveries relates to companies who have outstanding accounts or debt owing to another company.

Newvest Recoveries works as an agent for various clients, with them referring commercial recovery cases to us. In handling commercial recoveries, we get in contact with the debtor and commence negotiations for repayment. In the case of a dispute from the debtor relating to various issues and claims, we will try our best to resolve these issues based on documentation and evidence. Should it be necessary to organize a meeting between client and debtor, Newvest Recoveries will attend and be involved in these sessions as mediator and representative of the client.

Newvest Recoveries has been noted for its success in this area of recoveries for our clientele and will strive to keep delivering results, time after time.



## Debt Purchasing and Asset Management

Debt buying has become a critical part of some countries' credit-based economies, and we believe that Malaysia will gradually move more aggressively toward assets sales, especially within the banking sector, in the near future. This forecasted move is likely to occur due to the economic benefits that are returned to the banks and consumers, as a result of debt sale to asset managers.

Newvest Recoveries is gearing itself up to be an active participant in this area of asset management, by developing a large operations team and creating a division within the operations, focusing solely on asset management recoveries. We will be able to establish smooth operations within this sector by utilising our existing branch network, while also looking to specifically expand this operations sector in the future.

We target to be at the forefront of this industry very soon and are currently devoting considerable efforts to develop this area of our business. Newvest Recoveries is always looking to forge strategic alliances in this area of debt buying, and interested partners (both national and international), are encouraged to communicate with us, to further strengthen this partnership.



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thank you

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