



From 100s to Dozens: Reimagining Field Operations at Scale

Citibank Field Operations Optimization

The Challenge

I joined Citibank's Field Operations with no background in the space. What I inherited was a fragmented system: field executives bifurcated by loan and card products, each further segmented by delinquent bucket levels, with multiple outsourced agencies managing collections and payment pickups. In a single pin code, there were hundreds of Citibank-outsourced staff working in parallel—overlapping territories, redundant efforts, and massive operational bloat. The model was designed by product silos, not by geography or efficiency.

The Insight

The problem wasn't the people. It was the structure. Each collector was moving within artificially constrained territories defined by product and bucket—not by geography. Collectors would pass the same neighbourhood multiple times daily while others sat idle. Distance and effort were wasteful by design.

The Solution

Multitask the collectors. Consolidate by geography, not by product. Reorganize by pin code—one team per territory, handling all products and buckets within that geography. This required technology: PDAs to push leads in real-time (this was pre-GPS, pre-Google Maps). The math was clear: 60% reduction in field staff while maintaining collection velocity.

Why It Didn't Move

2008 recession. Banking freeze. And the unmoving wall of bureaucracy—multiple product heads, legacy vendor agreements, risk aversion in crisis. The proposal had the data. It had the logic. It didn't have the conviction from above to disrupt the system.

The Lesson

Sometimes the smartest solution never executes—not because it's wrong, but because the organization isn't ready to believe in it. The constraint wasn't capability. It was courage.