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**Objective:**

- To strive for excellence in my job area and play a vital role in organization's growth.

**Self-Description:**

- Known for excellent management of various tasks across the collection and operation department and people management & leadership skills. Possesses a good analytical mind and have eye for detail.

**Total Work Experience : 26 Years**

**WORK EXPERIENCE:**

**Torrent Power Limited, Ahmedabad**

**From November 2014 to July 2021**

**Executive (Legal)**

- Awarded twice as “Outstanding” performer for 2016 and 2018
- Summary: Worked as an Executive with the legal department of Torrent Power Limited (“**Company**”). My broad areas of responsibilities included monitoring of substation legal process, authorising various vendors, Ahmedabad municipal corporation, government etc. in cities of Ahmedabad and Gandhinagar and supervising the estate department (immovable property(ies)) of the Company in Ahmedabad and its payments.

**Job Profile:**

- Verifying and processing sub stations schemes received from various zones and updating the system and informing the Licensed Electrical Contractor (LEC), Builders etc. about the same.
- Verification and conducting of preliminary title-check for Legal files received from LEC, Builders etc. for legality for lease deed purpose against the sub stations scheme received (as mentioned in pervious para)
- Allotting of received files to penal advocates for final legal checking and following as per the vetting received for each file for missing / additional documents.
- To monitor preparation of substation(s) lease deed and arranging for registration of the same through the penal advocates.
- Liaison with various LECs, Builders etc. for the submitted file process and to expedite the same in some cases.

- Responsible for all the bills received. To verify and check all the bills received and process them for payment.
- Solely responsible for the AMC Property Tax of 11 KV sub stations, 33 KV & above sub stations, all Company's Offices and Company's property.
- Solely responsible for the annual lease rent of substation to be paid sub stationwise.
- Liaison with the local government authorities for any type of tax and other matters.
- Appearing and representing the Company before the office of the city surveyor and *mamlatdar* for proceedings of name change and mutation entry on behalf of the Company.
- Preparing reports of title and legal compliance of the Company.
- Established a Standard Operating Procedure for property purchase and document maintenance.
- To provide data for monthly MIS
- To monitor and update the SAP system for the substation schemes received from various zones, substation legal file received against the said scheme, files movement from Company to penal advocate and back, lease deeds given for registrations to penal advocate and registration done, update the bill received and payment done etc.

#### **Additional Responsibilities:**

- In addition to my core responsibilities, I was further tasked with the following assignments:
- I have imparted training of the SAP Legal system at Surat and how to follow the legal and substation process, along with how to prepare the monthly MIS.
- Part of core team (Participated in the beginning stage) for legal department in Integrated Management System for ISO 9001:2015, ISO 14001:2015, OHSAS 18001:2007, ISO 50001:2011, ISO 55001:2014 in 2016.

#### **AXIS Security & Sales Ltd. (Formerly known as AXIS Sales Ltd.)**

**December 2006 To November 2014**

#### **Handling Secure Portfolio of AXIS Bank Ltd. (Formerly known as UTI Bank Ltd.)**

**Assistant Manager (Collection Secure & Legal Secure & Unsecure Portfolio) reporting to Sr. Manager Collections, Gujarat Region for products like Home Loans, Loan Against Property & Auto Loans.**

**Working with AXIS Security & Sales Ltd. (Formerly known as AXIS Sales Ltd.) working for AXIS Bank Ltd. (Formerly known as UTI Bank Ltd.).**

**Job Profile:**

- Handling complete Recovery Portfolio for Ahmedabad, Gandhinagar & adjoining remote Locations and monitor the delinquent cases of Himmatnagar and Mehsana.
- Handling a team of 10 In House recovery executives, managed by 2 Team Leaders.
- To monitor preparation of complete MIS report (Management Information System) on daily basis for tracking collection movement in different buckets as well as the movements for executive in field. All the daily MIS report is clubbed accordingly for a monthly MIS report to be mailed to the H. O.
- To handle those cases which come under the legal sections like Sec-138, Civil Suits, DRT etc.
- To determine the amount of money that can be allocated for repaying the debts and give advice on and continue repaying the debt until it is fully paid.
- To negotiate with creditors to reduce the amount of debt & get the complete outstanding payment from them.
- To issue Repo-kit to Repossession Agency for taking possession in Auto Loan on as and when required basis and monitor the same.
- In case of operational delinquent cases solve the customer overdue by guiding the customer to the Customer Desk of rephrasing his account by make him clear his overdues.
- From time to time updating the Team Leaders Strategy implementation

**Torrent Power Limited, Ahmedabad**

**November 2003 - November 2006**

**Position: Working as Assisting officer reporting to General Manager (Legal)****Job Profile:**

- To keep track of old and new legal cases data of Hon'ble City Forum(s), Hon'ble State Commission and Hon'ble High Court, with legal understanding.
- To understand and make necessary changes in the Legal Software, thus interacting with IT department for necessary changes.
- Preparing MIS reports and routine reports as and when required, along with corporate report to be submitted every month between 1<sup>st</sup> to 5<sup>th</sup> of Legal Cases & Gujarat Electricity Regulatory Commission (GERC).
- To keep track of filing FIR with GEB/AEC Police Station, Sabarmati and providing data if required.
- To prepare / maintaining the FIR database along with the physical filing and FIR entry and FIR reporting.
- Preparing / Maintaining Metropolitan Magistrate Court cases filed under the old as well New Electricity Act. To handle Consumer dealing in routine as well as FIR filed cases.
- Having good commercial and legal knowledge of all theft cases so as to easily find out there required details from existing software's.

## **Gujarat Lease Financing Limited (G /L /F /L), Ahmedabad**

**July 1992 - November 2000**

- **GHFL Housing Finance Ltd.**
- **September 1998 - November 2000**

**Position:** Executive (Systems)

### **Job Profile:**

I was transferred from Fixed Deposit Systems Department to Systems Department in GLFL during September 1998. Pursuant upon my joining the System Department, I was deputed to look after GLFL Housing Finance Limited (wholly owned subsidiary of GLFL) w.e.f. September 1998. Here I was taken up as an Officer with an increase in my overall job responsibilities and having to report directly to the General Manager. My work profile includes coordinating of data from 3 branches viz. Baroda, Rajkot & Surat and preparing MIS reports as per Management and National Housing Bank (NHB) requirements. My overall nature of work besides what has been stated above involves:

- Network Administration
- Application software modification and new addition, trouble shooting etc.
- Trouble shooting of minor hardware problems
- Liaison with outside vendors and systems department at HO for hardware and software related problems
- Process for month end
- Daily backup on local hard disk and weekly backup on storage backup media (CBD – Tape etc.)
- Adminstrating, monitoring & Dialing E-mail
- Help desk for users for application software and other packages
- Extend help to GLFL and NON-GLFL Fixed Deposit departments as and when required

**Role Played:** Head of systems department reporting directly to the top management.

**Environment:** Database in XBase structure on Novell.

- **Gujarat Lease Financing Limited**
- **July 1992 - August 1998**

**Position:** Executive (Systems)

### **Job Profile:**

I joined **Gujarat Lease Financing Limited (G /L /F /L)** in July 1992. I started as a data entry operator in the Fixed Deposits department and during the span of two years had risen to the post of an **Executive Officer** as well as **Branch Coordinator**. I used to look after all decentralized branches both on Software and Hardware side. More than 12

branches were being looked after by me still September 1998 which included MIS reporting and financial accounting for HO as well as for all 12 branches. My overall nature of work besides what has been stated above involves:

- Network Administration
- Application software modification and new addition, trouble shooting etc.
- Trouble shooting of minor hardware problems
- Liaison with outside vendors and systems department at HO for hardware and software related problems
- Process for month end
- Daily backup on local hard disk and weekly backup on storage backup media (CBD - Tape etc.)
- Administrating, monitoring & Dialing E-mail
- Help desk for users for application software and other packages
- Extend help to GLFL and NON-GLFL Fixed Deposit departments as and when required

**Role Played:** Head of Systems department reporting directly to the top management

**Environment:** Database in Xbase structure on Novell.

#### **Additional Work and Responsibilities:**

##### **Diligence Reporting:**

For benefiting the company's and employee's interest, **GUJARAT LEASE FINANCING LIMITED** was ready to merge with any top leading companies in the market and there were many top Financial Companies and Housing Finance Companies who were interested and had approached **GUJARAT LEASE FINANCING LIMITED** for the same. During this phase too I had played a very major and important role in providing top-level financial data and top-level information to the management and the interested company and played a very important part in negotiation terms between the two companies, which benefited them to a great extent.

##### **Comparison of Software:**

Even when the software system of the Company needed to be modified and upgraded, I was entrusted with the main work of converting the old software at HO as well as all the branches to the modified version. During this phase too the management was much pleased with my efforts, as I was able to execute this task very efficiently to the expectations of my superiors and in turn was rewarded with a cash incentive.

##### **Y2K Project:**

The responsibilities of testing the GHFL and GLFL software's for giving Y2K Compliance Certificate were entrusted to me. I with the help of the end users had thoroughly tested all the software's. Out of the two GHFL software was tested by me alone and on my test results all the Y2K Compliance Certificate, to be given to National Housing Bank (NHB), Banks and other financial institutions, were signed by my superiors testifying that the GHFL software was Y2K compliance.

Looking to my previous experience with the GLFL software, I was asked to assist in testing the GLFL software along with other team members and end users.

**Recognition of Work:**

Considering the hard work and sincere efforts put in by me, I was rewarded the Best Employee of the Year in the form of cash incentive. In addition to the above my salary has twice been upgraded looking to my loyalty and have also received cash incentive twice as a token of appreciation for my hard work for the Company.

**Supervisory Experience:**

In both the companies I was reporting to the top management. In **GUJARAT LEASE FINANCING LIMITED** I was given 3 supporting cadre assistants to assist me in my day-to-day work. In **GLFL HOUSING FINANCE LIMITED** I was given 1 supporting cadre assistants to assist me in my day-to-day work.

**PERSONAL INFORMATION:**

**Qualifications** : Bachelor of Commerce from Gujarat University, India.

DCIS (Diploma in Computer Information and Studies) from BITS, India. Due to work load was not able to complete the course and hence certificate not available.

I am well adversed with FoxBASE & FoxPro. I can also operate windows and Spread Sheet packages.

I was studying for OCP in Oracle 8i (**Oracle Certified Professional DBA track**). I had completed 4 subjects viz. SQL & PL/SQL, Enterprise DBA – Architecture & Administration, Enterprise DBA – Backup & Recovery Workshop and Enterprise DBA – Network Administration. But could not appear for the OCP Oracle held examinations, at Mumbai.

**Data of Birth** : 4<sup>th</sup> December 1969

**Sex / Marital Status** : Male / Married

**Caste / Nationality** : Zoroastrian (Parsi) / Indian