



Akash Tiwari

Senior Manager

Specializing in non-banking financial services | expertise in regulatory compliance, Property Law, contract law, and risk management" SARFAESI Act, Arbitration, NI ACT, NPA Management.

CONTACT



akash.tiwari1711@gmail.com



+91 - 8384077659

+91 - 9540178777

TECHNICAL SKILLS

- Typing Speed @ 60 WPM
- MS Office: Word, Excel & PowerPoint

CORE COMPETENCIES

- Equity Research and Analysis
- NPA Accounts Management
- Corporate Finance & Governance
- Drafting & Vetting Agreements
- Client Relationship Management
- Portfolio Management
- Risk Analysis
- Regulatory Compliances & Due Diligence
- Asset Management Finance (Legal Entity Control & MIS)
- Process Improvement
- Standardization/ Budgeting
- Collections& Revenue Generation

SOFT SKILLS

- Communication
- Collaboration
- Analytical
- Team Building
- High Business Ethics
- Trustworthy

CERTIFICATION

- Certificate for **NCC A, B and C** levels
- Diploma in Computer Management

PROFILE SUMMARY

- Decisive, strategic & result-oriented Law Professional with nearly 11 years of experience in fundamental framework of Legal Property Title Search, Drafting & Vetting, Finance & Accounting, Collection and Recovery Management Un-Secured and Secured under SARFAESI ACT 2002 also have exposure of conducting the auction of the property.
- Having strong experience in implementing gal policies including planning of control measures for related legislation & contracts while adhering compliances under SARFAESI Act
- Recognized for delivering 3Best Practices& 1 JDI (Six Sigma Project) in a year.
- Exposure in wherein maintaining meticulous records of debt recovery as well as working on accounts receivable month end closing procedures.
- Expertise in performing functions involving drafting & vetting of all the legal agreements, including criminal complaints under section 138, filing recovery suit/civil suit/arbitration, obtaining DM CMM order and so on.
- Hands-on expertise in issuing notices to the debtors/tenants of the borrower u/s 13(4) for recovery and collection of debt/receivables.
- Career success in devising & implementing effective collection plans; designing & effectuating new process in order to achieve the business excellence / profitability.
- Proven skills in performing NPA provisioning activity, identifying early warning signals, steering delinquency analysis and taking measures for underwriting.
- Played a pivotal role as Liaison Officer and Team Manager; coordinated with Bankers and executed day to day jobs with the field functionaries.
- Expertise in interfacing with customers along with excellent decision-making enabling effective solutions leading to high efficacy & low credit losses.
- Worked with appropriate financial and operational groups to provide value added financial analysis (e.g. revenues, expenses, balance sheet) to the senior management including the Board of Directors
- Developed consolidation packs for legal entities to facilitate the statutory consolidation process.
- Liaised with the regulatory team on regulatory returns in preparation for senior management review prior to submission to the regulator.
- Making high-stakes decision within fast-paced, high-pressure environments using experience-backed judgment, innovation, strong work ethics and irreproachable integrity.

EDUCATION& CERTIFICATION

- **2012: LLB** from Kanpur University
- **2006: Bachelor of Arts** from PPN Degree College, Kanpur, U.P.
- **2003: 12th** from B.N.S.D Inter College, Kanpur
- **2001: 10th** from B.N.S.D Inter College, Kanpur

Highlights:

- Successfully controlled & maintained the delinquency level well below expected ratio of 10 years across the career.
- Directed cross-functional & cultural teams of 45 members using interactive & motivational leadership; acknowledged for coaching, guiding & mentoring team members to achieve resource wise productivity & optimization.
- Initiated the drive of active collection across all buckets including SECURED AND UNSECURED UNDER SARFAESI ACT 2002 and achieved remarkable performance.
- Steered an investment team of 115 Handling 14 Branches of MFI personnel for managing the portfolio of premier complex investments up to INR 8900 Crores.
- Handling 09 LAP Branches including the team member of 28 also handling the property title search.
- Property Title search internal opinion to extend our business.

WORK EXPERIENCE

May'23 – Present | Senior Manager | DJT FINANCIAL SERVICES PVT LTD. NON-BANKING FINANCIAL SERVICES, Delhi/NCR/Bihar/Uttar Pradesh/Uttarakhand.

- DJT Finserv focuses on the understanding of your business needs and requirements. We are more than a loan provider, as our financial services includes special assistance by our executives so that you can grow in your industry based on your preferences. We also offer customized business loans to help you to meet your businesses evolving financial needs, which can make all the difference to your profitability.
- Spreading team 126 of 14 MFI Branches of Uttar Pradesh 5 Branches of Bihar GJL loans hand.
 - Property title search of LAP internal opinion, Vetting, drafting and other legal matters of NBFC.
 - Filing FIR against the fraudulent transaction under the organizations.
 - Managing all legal matters practices to secure the best interest of the organization in debt recovery through SARFAESI and other legal action.
 - Coordinating & providing guidance to Law Manager for obtaining DM/ CMM order
 - Attending the DRT and Civil Court for a critical matters, along with the advocates as per company requirement
 - Driving collections functions in the assigned zone; building plans to drive collection revenues of circle as per defined budget with key focus on accomplishing monthly budgeted bad debt targets

Mar'22 – May 2023 | Senior Manager | AAA Capital Services Pvt. Ltd., West Bengal, Orissa, Assam and Delhi/NCR

Key Result Areas:

- Spearheading a team of 45 members including Law Manager Area Manager and Manager to manage the entire gamut of asset management & collection recovery across **West Bengal, Orissa, Assam and Delhi/NCR**
- Managing all legal matters practices to secure the best interest of the organization in debt recovery through SARFAESI and other legal action.
- Driving collections functions in the assigned zone; building plans to drive collection revenues of circle as per defined budget with key focus on accomplishing monthly budgeted bad debt targets.
- Ensuring faster recovery by collaborating with collection team; tracking all legal cases to ensure no slippage of accounts.
- Following up and complying entire debt adjudication process to obtain decree in favor of the bank
- Attending the DRT and Civil Court for a critical matters, along with the advocates as per company requirement
- Administering outsourcing of all procedures laid down under the SARFAESI Act and working for all the leading banks of the country
- Coordinating with Bank lawyers for disposal of cases to clear the legal hurdles in the enforcement of SARFAESI Act including vacation of stay and other matters to expedite recovery of Bank's dues
- Conducting monthly compliance review meeting with RM and AM of the respective areas of state
- Coordinating & providing guidance to Law Manager for obtaining DM/ CMM order
- Formulating new strategies & SOPs for process enhancement; managing MIS development & budgeting for strategic decision-making; developing plans to mitigate cost
- Streamlining & improving existing systems / processes, envisioning new methodologies through implementation of process improvement measures & automation efforts, thereby increasing work efficiency.

PERSONAL DETAILS

DOB: 17th November 1986

Address:54, Metro View
Apartment, Sector 13, Pocket B,
Dwarka, New Delhi- 110075

Wife: - Working

Children:- 2 Kids

Languages Known: English & Hindi

- Driving collections functions in the assigned zone; building plans to drive collection revenues of circle as per defined budget with key focus on accomplishing monthly budgeted bad debt targets

Jan’12 – Mar’22| Zonal Manager - | AAryan Assets Management Pvt. Ltd., Uttar Pradesh, Uttaranchal & Delhi NCR

Key Result Areas:

- Worked as a Zonal Manager across Uttar Pradesh, Uttaranchal & Delhi NCR
- Prepared and dispatched Service of Notices u/s 13(2) of the SRFAESI Act and conducted Pre-Seizure visit of secured assets & provided counseling to borrowers
- Prepared petition for CMM/DM order filling section 14 under SRFAESI Act
- Managed 138 case and followed up with them regularly.
- Administered DRT/DRAT Case Status Report as per client’s requirement
- Conducted Possession of immoveable Assets, and filing Application to the CMM/DM u/s 14 of the SRFAESI Act.
- Coordinated with Police Authorities for execution of Magisterial Orders and assisting the Authorized officer in Enforcement of Securitization Act for Liquidation of Secured Assets.
- Conducted sale process through competitive bidding process on behalf of banks/financial institutions and prepared proceedings; supervised that all other Action required in resolving the NPA Account under SARFAESI ACT 2002.