

PAWAN KUMAR

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Synopsis

Professional in Asset Management/Sales and Collections with about 30 year experience in Regional/State/Area/Branch Operations, NPA & Material management. A detail oriented planner with exceptional organizational and interpersonal skills.

CAREER HIGHLIGHTS

September 2012 - till date Regional Collection Head –Punjab/Haryana/HP/J&K	Srei Equipment Finance Ltd.
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Srei Equipment Finance Pvt. Ltd. One of the leading NBFC's deals in Construction Equipment and having a market share of >35% in this segment. Also offer loan in Port financing/Project Financing/Auto loan/CV loan and Farm Equipment. Total office strength is about 89 across India.

Highlights:-

State Head – Punjab/Haryana/HP- September 2012 – 31st Mar 2016
Regional Collection Head - Punjab/Haryana/HP- April 2016 – Till Date

- Heading **Collections- Farm/CV and Construction Equipment's**.
- Resolving of **Non Starters/Early Default and NPA cases**.
- Repossession of Assets and Legal action on delinquent accounts.
- Appointment and managing Channel Partners for Collections
- **Portfolio Management**.
- **Team Management** – Channel Partners & Distribution Channels. Recruitment & training
- Good process skill
- Hand holding of **Collection team** with Bucket Movements.
- Identified and discussed issues attributing to account delinquency with Seniors/Management.

September 2011-August 2012 State Head- Pre Owned CV/ CE & Farm Equipment's	L&T FINANCE LTD
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L&T is one of the fastest growing NBFC's and operates from 100+ locations. Generally Company offers Vehicle Finance New and Used, Tractor finance, Constructions equipments, Corporate Finance and Small Commercial Vehicle.

Highlights:-

State Head – Punjab September 2011 – August 2012

- Heading **Sales and Collections (Pre Owned CV & Farm Equipment's)**
- Appointment of DSA's / Brokers & Collection Agencies.
- Resolving of **Non-Starter/ED and NPA cases**.
- Portfolio Management, Liaising with dealers.
- Resolving of **Non Starters/Early Default and NPA cases**.

- Team Management, Good process skill
- **Collection focus with Bucket Movements**
- **Repossession of Assets.**

<ul style="list-style-type: none"> • Apr 2009- Aug 2011 • Senior Branch Manager- Vehicle Finance 	M&M FINANCIAL SERVICES LTD
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MFSL is one of India's largest domestically owned NBFCs. The company offers Personal Loans, Vehicle Finance, Corporate Finance and Capital Market Finance & operates from over 550 locations

Highlights:-

Sr. Branch Manager – Patiala April 2009 – August 2011

- Heading **Sales & Collections (2W,3W,FARM, Auto & MSCV Loan)**
- Responsible for Branch Business & Collections
- Controlling of **branch expenses** and sales of **Reposessed stock**.
- Portfolio Management through effective relations with Dealers & Customers
- **Team Management** – DSA team & Distribution Channels. Recruitment & training
- Good process skill orientation.
- Resolving of **NPA's, Chronic** and **Early Default** cases.
- Repossessions and legal action on delinquent accounts.

August 2004-Mar 2009	CHOLAMANDALAM INVESTMENT & FINANCE CO.LTD
Senior Branch Manager - Vehicle Finance	

Cholamandalam DBS Finance Limited (CDFL) is a joint venture between Murugappa Group and DBS (Development Bank of Singapore) and is one of India's largest domestically owned NBFCs. The company offers Personal Loans, Vehicle Finance, Corporate Finance, Capital Market Finance and Home Equity Loans & operates from over 260 locations.

Highlights:-

Sr. Branch Manager - Chandigarh: July 2007-- Mar 2009

Branch Manager – Chandigarh: June 2006 – Jun 2007

Branch Manager – Haryana : Sep 2005 – May 2006

Credit Manager – Chandigarh : Aug 2004 to Aug 2005

Branch Manager – Haryana (Karnal)/Chandigarh

- Handled Chandigarh/HP/Uttarakhand/Punjab Handled **Sales and Collections for the Entire Region**
- Responsible for branch **Sale/Credit/operations and Audit**.
- **Resolving of Non-Starter/ED and NPA cases.**
- **Repossession of assets.**
- Controlling sales of **Reposessed stock**.
- Managing **store profitability** in cluster. Cross Selling of **TATA AIG/Cholamandlam Motor Insurance** products
- Portfolio Management through effective relations with Dealers & Customers
- **Team Management** – DSA team, Sales Force & Distribution Channels. Recruitment & training
- Good process skill orientation and handling a team of 32 people across the four locations.

Credit Manager - Chandigarh

- Managing entire **Credit approval** of the cases with TAT & Field investigations.
- Handling Sales of **Reposessed Stocks**
- Building of relation with Dealers and Customers
- Controlling of branch **expenses**. Handling of Branch and Locations **Audit**.

- All **operation** functions like Customer NOC's, Dealer/Customer payments, EMI records, early defaults, chronic cases, Receipting and CRM.
- Good process skill and handling a team of 20 people across the four locations.
- Maintained healthy **Portfolio**.

September 1990-July 2004
District Commercial Manager

APOLLO TYRES LTD

JOB PROFILE

- **Inventory Management** for the branch.
- **Dealer Appointment** based on **credit worthiness**, financial position & market reputation.
- Handled a Set of 25 Dealers in Chandigarh in respect to Commercials & Billing.
- Handled **Re-Dispatch Center** at Chandigarh for onward distribution to Entire Punjab.
- **Customer service** thru Timely billing and dispatch of goods and **claim settlement** within stipulated time of 48 hours as per Company policy
- Dealt with **OEM's** like **Punjab Tractors/Swaraj Mazda/International tractor** as authorized representative and responsible for Collections also.
- **Govt. Department** liaison as **Authorized Representative** like Haryana and Punjab Roadways.

PROFESSIONAL AND ACADEMIC QUALIFICATIONS

- MBA in Finance/Mkt from Rajas than University.
- One and half year full time Post Graduate Diploma in System Management from National Institute of Technology (NIIT) Chandigarh 1996-98.
- Bachelor of Humanities from Punjab University Chandigarh (1986-1989)

ACADEMIC PROJECTS & COMPUTER PROFICIENCY

- Project report on SALES and STOCK ACCOUNTING.
- Project report on ACCOUNT RECEIVABLES
- MS OFFICE, WINDOWS XP, NT, 2000, ME
- RDBMS
- SAP- Supply & Distribution, Finance/Accounts, Materials Management.

EXTRA CURRICULAR ACTIVITIES/ LANGUAGE KNOWN

- Active artist at stage shows, drama in school and college level.
- Represented school in Cricket Team Inter-school Competition.
- Conversant in English, Hindi, Punjabi

PERSONAL DETAILS

- Father's Name: Sh Bharat Singh
- Marital Status: Married
- Nationality : Indian
- Date of Birth: 15th July 1968