

SUSHANT SHARMA

PROFESSIONAL SYNOPSIS

A stick adherence with **15+years** of rich and diversified experience in Finance Sector encompassing Quality work, and Daily Banking. Possess a clear understanding of the occupation and policy trends with quality assurance work to achieve highest level of product related services. Key differentiate include detail orientation, ability to multitask, strong learning and organizing skills along with the ability to manage stress, time and people effectively.

Current Experience as Cluster Collection Manager

Worked with Fullerton India Credit company limited on the post of Cluster Collection Manager (Joined on Aug 2022 to Jan 2024), handled delinquency pool of Delhi NCR & Haryana region .

Handling total pool of 275+ cases with team strength of 06 members .
My main role is to deal with all high value accounts through visits & convince them to regularised there loan.
Apart from the visits , I also try to convince customer to settle his loan by giving pressure on him through legal tools .
Visiting in courts for the cases where metter is lying before court on the date for better & early
Focusing on all the NPA accounts & regular meets with customer for the settlements.
Helping team members on all the critical accounts where they failed to collect money from customer & most of the time resolve customer's issue and remove them from delinquency .

Previous Experience as Area Collection Manager

Worked as a Area Collection Manager in Capri global Capital limited (LAP) From Feb 2020 till Aug 2022.

Handled total pool of 1600+ cases with team strength of 42 members (I.e 08 Managers & 34 CE's)
Out of 1600+ cases , 356 cases is in the pool of POT NPA & NPA with total POS value of approx 60Cr.
Average ticket size of loan is approx 16.50 Lacs with EMI ticket size of 26.50K
Main responsibility of mine is to reduce pool of POT NPA & NPA through settlement or roll back.
Dealing with insurance companies for the claim of death cases & arranging documents for them through customer's family for processing claim amount.
Driving team for the targets through DRR tracking .
Taking possession of mortgage property through legal tools by pasting notices of property (Notice 13 (2) & 13 (4)).
MIS & Projection preparation

ACHIVEMENT'S IN CAPRI GLOBAL CAPITAL LIMITED .

- ☒ Got Second rank as an ACM on pan india level in December 2020.
- ☒ Awarded as Top performer on Pan india level quarter II (July2021-Septemder 2021).

Previous Experience as Collection Manager

Worked as a Manager in 4 Wheeler collections (Auto Loans) since Dec2015 to Feb 2020 in Kotak Mahindra Prime Limited

Handled 1500+ cases of bucket 1 technical bounce cases & arrange the rectification in technical bounce.. Where overall resolution was approx. 94% post bouncing.(Dec-2015 till April 2017)

Responsibility of reducing technical bouncing.

Handled approx. 650 cases of bucket 2, where overall resolution was 82to 83% for stab cases & 32-34% in OD cases (May 2017- Feb 18)

Taking Care of Collection as a BCM For 60-90 DPD delinquent accounts (BKT-3 & 3+1) of Car finance business from field agencies.(Mar 2018 to Feb 2020)

Managed agencies with team of 3 Off-Roll Employes to handle approx. 40Cr.of delinquent portfolios.

Repossession of Vehicles through Sec-9 &17..

Agency Billing clearance

MIS & Projection

Previous Experience as Operations Manager in Kotak Mahindra Prime Limited period from Jun.2007 to Nov-2015

Worked in Opearations Department as Branch Operation Manager (BOM) Of Gurugram location :

Login of loan application in system and preparation of cash flow

Pre-disbursement document checking with Input Matrix.

Case conversion and Disbursement of payment of Auto Loan

Dealer Brokerage and Slab processing on a monthly basis.

Preparation of payment vouchers and release order of loans.

Ensure collection comfort on profile and area of customer and fulfillment of credit subjectivities.

Scrutinizing credit approval and ensuring case has been correctly logged in system.

Coordinating with sales in getting the case cleared for timely disbursal of loan.

Promoted to Handel Gurgaon branch individually as BOM (Branch operation Manager)

Manages the branch with 3 Off-roll employees & supported to our Customer Care / Sales / collection team.

Banking:

Preparation of Bank Report.

PDC Sorting and processing EMI of every month for 1st and 10th or 15th cycle.

ECS EMI Processing of every month for 1st and 10th cycle.

Teller in capacity of a Relief Cashier

Maintaining daily routine banking includes receipt, payments of cheques, cash and

bounced cheques (system oriented).

Funds Monitoring for all non-sweep bank accounts to ensure no interest loss on account of excessive funds & provisioning for expenses to ensure correctness of P & L 1a/c.

ACADEMIC CREDENTIALS

Bachlour in Arts in 2019.

Senior secondary examination in 2002.

Secondary examination in 2000.

PERSONAL DETAILS

Date of Birth : 26th April, 1984
Marital Status : Marred
Father's Name : Mr. Uma Shanker Sharma.
Address : House No-1982, Gali Neela wali , Sita ram Bazar, Delhi-110006
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E-Mail ID : Sushantsh1984@gmail.com
Languages Known : English and Hindi