

## **SANJAY SRIVASTAVA**

F-401, Anukampa Platina, Muhana Mandi, Mansarovar, Jaipur

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### **Objective**

A job that ensures satisfaction & growth for the organization as well as me. I look forward to a challenging job, which helps me to prove myself, grow professionally as well as individually.

### **Professional Profile**

- Over 20 years of rich experience in Commercial Vehicle Loans, Auto finance, Tractors, C.E, Mortgage, Personal & Micro Loans collection and legal
- Proficient at enhancing profitability through effective cost control measures
- Proficient in communication with effective relationship management & interpersonal skills
- Proficient in training, Managing & Motivating and team building exercises

### **Current Employment details**

Designation: VP Collection

Company Name: Swabhiman Finance Ltd

Department: Collection

Reporting to: Business head

Period of Work: 28 March, 2024 to Present

### **Previous employment details**

Designation: VP Sales

Company Name: Midland Microfin Ltd

Department: Sales

Reporting to: National Head

Period of Work: December, 2022 to September, 2023

### **Job Role & Responsibilities**

- Sourcing for new business in the zone.
- Ensure 95% collection rates in conjunction with report from Sales Representatives Portfolio
- Performance from the Sales Analyst.
- Ensure that Loan rejection rate is below 10% on a monthly basis.
- Timely submission of reports (Sales, tent, cycle plan & market penetration report and Zonal status reports).
- Maintaining Regional inventory/assets according to the existing lists.
- Oversee office operation and administrative functions to ensure compliance.
- **Deliver Loans Suraksha Insurance to customers at the time of disbursal of loans (PL & Group Loan) also, follow ups insurance company i.e. Chola/ HDFC/ Tata AIG/ New India Insurance.**

### **Previous Employment Details**

Designation: VP, collection and legal

Company Name: Sagar deposits and Advances Ltd

Department: Collection & Sales

Reporting to: Country Head

Period of Work: August 2016 to Dec 2022

## **Job Role & Responsibilities**

- Managing a large sized team of collection specialists from unsecured lending segment
- Consistency in achieving recovery and collection targets, combined with legal acumen administering legal activities and cases
- Portfolio includes handling of monthly and quarterly collections
- Legal proceedings through Court after defaulting Bucket 60 days 290 days NPA and send notice by the advocate with AD notice to serve customers for further process against received dues
- Initiating legal FIR through Police station and issued summon from Court, Coordinating with local police areas for recovery of dues against NPA cases through Court orders as well as warrant issued
- Oversaw all total debt restructures and ensure compliance with RBI regulations
- Oversaw all total debt restructures and ensure compliance with RBI regulations
- Ensured adherence to collection process in the company i.e. system allocation, tracking, monitoring, identifying and reporting fraudulent practices
- Monitor and review the activities of the collection's team for achievement of targets
- Ensure 95% collection rates in conjunction with report from Sales Representatives Portfolio Performance
- from the Sales Analyst.
- Ensure that Loan rejection rate is below 10% on a monthly basis.
- Timely submission of reports (Sales, tent, cycle plan & market penetration report and Zonal status reports.
- **Deliver Loans Suraksha Insurance to customers at the time of disbursal of loans (PL & Group Loan) also, follow ups insurance company i.e. Chola/ HDFC/ Tata AIG/ New India Insurance.**

## **3- Previous employment details**

Designation: State -Manager (Agra)

Company Name: Hinduja Leyland Finance Ltd

Department: Sales & Collection

Reporting to: Zonal Head

Period of Work: Nov-2014 to Jan-2016

## **Job Role & Responsibilities**

### **Collections**

- Prepare Collection MIS and worked with 7 collection Area Managers, 15 collection Managers & Officers Area
- Incharge of Agra, Mainpuri, Itawa, Mathura, Aligarh
- Monitored portfolio of 2000 cases with OD of 5 crore, 180 + case, hard bucket cases and loss recovery in those areas for Tractor, Car, CV, Auto Loan Business
- Coordinated with collection & Repossession agencies using the best out of FI agencies to maintain quality of the portfolio ensuring that the FI agency carries a rich negative database to catch on the industry defaulters
- Looked after legal proceeding in my region cases
- Looked after repo sale related activities

### **Sales**

- Looked after sales of CV, CE, Tractor Loan, Auto and used Car Loan within the area with the volume of 70 crore of the year mix product with the volume of 2.5 crore disbursal branch-wise in the region to meet out business volume
- Review with branch managers from time-to-time to achieve business targets product-wise as well as achieve current demand 100% to meet business profitability .
- **Coordination with third party and dealer for new insurance and renewal of vehicle insurance as well as customer loans suraksha insurance get tied up with most of the insurance company to save loans after theft of the vehicle and death of the customer.**

### **Achievement**

Secured **2nd** position in **180+** and hard bucket cases and reposition through **recovered 40 Lacs in 4 months** after joining in Agra; Awarded by MD

## **3- Previous Employment Details**

Designation: Regional Manager (North)  
Company Name: Continental Engines Ltd (Gurgaon)  
Department: Sales (Auto Three Wheeler)  
Reporting to: Country Head  
Period of Work: Feb 2014 to Aug 2014

### **Job Role & Responsibilities**

- Co-ordinating sales promotional activities as a part of brand building market development effort
- Conducting detailed market study to analyze the latest market trends and tracking competitor activities and providing valuable inputs for fine-tuning the selling and the marketing strategies
- Developed three wheeler dealer in North India, UP, Rajasthan, Delhi NCR, Haryana get sales enhance by the dealer
- Market research and organize loan Mela in the state to achieve sales target by the dealer with the help of financiers in the state for finance

### **4- Previous Employment Details**

Designation: State Head (Delhi & Haryana)  
Company Name: Hinduja Leyland Finance Ltd  
Department: Sales & Collection (Auto & Tractor, CV, CE, Used Car)  
Reporting to: MD  
Period of Work: March 2009 to Dec 2013

### **Job Role & Responsibilities**

#### **Collections**

- Handled portfolio of CV, CE, Tractor, Used Vehicle, Auto Car Loan, disbursal & collection in region
- Handled portfolio size of 7000 contracts under branch Delhi, Ghaziabad, Meerut, Faridabad, Gurgaon, Rohtak, Ambala, Hisar with the manpower of 110 in branches to meet out the business volume product wise and achieved 100% current demand branch wise
- Responsible to keep track of Budget and portfolio within the region and collecting EMI month wise
- Prepare business MIS and collection MIS maintaining and looking after administrative role within the region
- Coordination with collection & Repossession agencies Using the best out of FI agencies to maintain quality of the portfolio ensuring that the FI agency carries a rich negative database to catch on the industry defaulters
- Looking after legal proceeding in my region cases
- Looking after repo sale related activities

#### **Sales**

- Handled 7,000 Contracts with the minimum delinquency
- As of today having 20 branches with 120 manpower with a planning of opening 10 more branches and around 40 more employees in current financial year 2010-13
- Disbursement is around 40 crore pm which is to be increased by 20 crore plus, NIL outstanding in the market
- Activity involved in business planning & analysis for assessment of revenue potential in business opportunities
- Forging strategic alliances across industries for initiating financial schemes, ensuring profitability
- Actively involved in the profitability of my region by doing tie ups with insurance companies and risk pool tie ups with management
- Communicate with external auditors for statutory audits and ensure all required reports, variance explanations are accurate
- Supervised grants managers and coordinates the management of their account portfolio, including budget development, reconciliation, variance analysis, monitoring of budgets
- Identified policies, processes and procedures needing refinement and/or enhancement and made recommendations for changes to senior management
- Worked closely with the faculty members in the department to provide financial information on their portfolios, guidance on grant submissions and fiscal management of their awards
- Assisted Finance and Sales Management with regional compensation analysis, resolution and management

## **5- Previous Employment Details**

Designation: Area Head (Sales & Collection)

Company Name: International Autotrac Finance Ltd (International Tractor Ltd )

Department: Collection (Auto & Tractor Finance)

Reporting to: Country Head - Collection

Period of Work: November -2007 to 2009

## **Job Role & Responsibilities**

- Handled portfolio worth 100 crores divided in the states of South Indian States, Karnataka, Kerala, Tamil Nadu & Andhra Pradesh in the field of Agriculture and Auto Vehicle recovery
- Handled a team of 7 Managers and 15 collection Field executives as well as 6 Professional collection and repo agencies in these states
- Key responsibility included Recovery, Administration, and Recruiting of Team and Appointment of collection agencies
- Handled portfolio of sales for dealer development through CPA agencies in Southern Region in all the States to achieve sales business budget month wise
- Monthly disbursement of 2.5 Crore in branch under South

## **6- Previous employment details**

Designation: Branch Manager (Renukut) Uttar Pradesh

Company Name: Magma Leasing & Finance Ltd

Department: Finance (Sales and Collection Both)

Reporting to: Hub Manager (Allahabad)

Portfolio Handling: Commercial Vehicle Loan

Period of Work: July-2006 to Sep-2007

## **Job Role & Responsibilities**

Looking after sales and collection in the region and commercial vehicle business with the business volume of 2.5 crore every month and 100% current demand to be achieved with team size of 10 executives in that area to maintain portfolio month wise

## **7- Previous employment details**

Designation: Branch Manager (Nagaur & Jodhpur) Rajasthan

Company Name: Mahindra & Mahindra Financial Services Ltd

Department: Finance (Sales and Collection Both)

Reporting to: State Head (Rajasthan)

Portfolio Handling: Auto, Commercial Loan & Tractor Loan

Period of Work: July-1999 to May-2006

## **Job Role & Responsibilities**

- Controlled Nagaur branch, having nearly 1700 live contracts
- Monthly disbursal of 2.25 Crore in Auto & Tractor Financing on constant basis
- Business Development
- Team building and motivating people
- Market Information – Synthesis and analysis
- Building strategies for recovery

## **Business Development**

- Team building and motivating the people under them to maintain continuity
- For focusing on the core job responsibility
- Assessment and feedback in all directions

- Market Information – Synthesis and analysis
- Building relationship with Truck unions, associations, Business Promoters,
- DSA, DMA and the collection agencies

### **Building strategies for recovery**

- Building network of seizers / agents
- Analysis of alternative steps or explores recovery through legal measures
- Sale of seized vehicles
- Post sale recovery plan
- Handling legal cases and police matters

### **8- Previous employment details**

Designation	: Sales Manager
Company Name	: Alcobex Metal Ltd , Jodhpur
Department	: Marketing
Reporting to	: Head Sales
Period of Work	: Nov-1995 to Dec-1999

### **Job Role & Responsibilities:**

- Alcobex Metal Limited is a Non-Ferrous Metal Company it produce Copper, Brass wire and solid range of profile supplying to industrial organizations
- Looked after sales and dealer development in Rajasthan region to promote company product with help of 5 executive in Rajasthan region to develop Market potential

### **Educational Qualification**

- MBA from Baba Bhimrao Ambedkar University, Marketing and Finance (1993-95)
- Bachelor of Commerce from Ajmer University (1987-91)
- Sr Sec from Allahabad, UP Board (1986-87)
- Sec from Allahabad, UP Board (1984-85)

### **Personal Details**

Date of Birth: 15<sup>th</sup> June 1972

Father's Name: Shri A.P Lal

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