

CURRICULUM VITAE

K.GLADSON
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**No.14/2, Annai Eswari Bavan,
Vellai Muneswarar Kovil Back Side,
Lakshmipuram Main Road
Edyarpalayam, Coimbatore District
Tamilnadu - 641025
Mobile Number : 9578342511**

SUMMARY:

Presently working as a Assistant Manager Legal in Tamilnad Mercantile Bank. Hard working with good analytical skill in making decisions and resolving issues amicably, aspiring to achieve heights in my carrier.

I. EDUCATION QUALIFICATION

- a) Academic Qualification : 1) SSLC completed in 2003 @ Immaculate Heart of Marys High School, Reddiarpalayam, Pondicherry.
- 2) HSC completed in 2005 @ Viraraghava Higher Secondary School, Thanjavur
- b) Professional Qualification : 1) B.C.A., completed in 2008 @ Tamilvel Umamaheswaranar Karanthai Arts College Thanjavur - Bharathidasan University, Trichy
- 2) B.L., completed in 2011 at Government Law College, Trichy
Tamilnadu Dr. Ambedkar Law University, Chennai.

II. DETAILS OF ENROLLMENT IN BAR COUNCIL

- a) Enrollment Number : MS.3134 /2011
- b) Date : 20.08.2011
- c) Name of the Bar Council : Bar Council of Tamil Nadu & Pondicherry

III. EMPLOYMENT DETAILS:

I). EQUITAS SMALL FINANCE BANK LIMITED.,

- Designation : Legal Officer
- Duration : July 2014 to April 2017
- Department : Legal

Employer : M/s. Equitas Small Finance Bank Ltd,

Location : Trichy

Key Responsibilities:

- i) Tracing the title of the property and giving a comprehensive opinion on properties in respect of all Home Loan and Loan Against Property (Mortgage Loan) applicants.
- ii) Suggesting corrective measures to protect the interest of the company over properties mortgaged.
- iii) Checking the authenticity of the original documents submitted by the applicant.
- iv) Drafting and Creating Equitable Mortgage by way of MOD and Simple Mortgage to in favour of the Company.
- v) Ensuring the safe custody of the documents.
- vi) Initiating proceedings under the provision of SARFAESI Act for effective recovery of bad/stressed debts.
- vii) Assisting the authorized officer in taking possession, selling the secured assets and all other actions in enforcing security interest under SARFAESI Act.
- viii) Scrutinizing recovery applications, plaint, written statement, counter to be filed before the court of law.
- ix) Following up and monitoring the suit filed accounts/cases filed before Consumer Forum, Civil Court, Arbitration Proceeding and SARFAESI.
- x) Advising the branches/departments upon such legal matters, and to perform such other duties of a legal character, as may from time to time.
- xi) Liaising with Police officials against member complaint's and will solve the issues amicably without any FIR.
- Xii) Rendering continuous legal support to branches in handling delinquent customers & other legal issues.

II).FIVE STAR BUSINESS FINANCE LIMITED.,

Designation : Assistant Manager -Legal

Duration : May 2017 to December 2019

Department : Legal

Employer : M/s.Five Star Business Finance Ltd.,

Location : Marthandam

Key Responsibilities:

- i) Tracing the title of the property and giving a comprehensive opinion on properties in respect of all Business Loan and Home Loan applicants.
- ii) Analysis of legal opinions in respect of title over the immovable properties given by panel advocates for value addition in order to protect the interest of the company.
- iii) Suggesting corrective measures to protect the interest of the company over properties mortgaged.
- iv) Checking the authenticity of the original documents submitted by the applicant.
- v) **Creating Equitable Mortgage in favour of the Company.**

III). TAMILNAD MERCANTILE BANK LIMITED,

Designation : Assistant Manager Legal

Duration : January 2020 to till dated

Department : Legal

Employer : Tamilnad Mercantile Bank Ltd,

Location : Regional Office, Coimbatore

Key Responsibilities:

- i) Title clearance of legal opinion given by Panel Advocates in respect of title over the immovable property in order to protect the interest of the bank.
- ii) Suggesting corrective measures to protect the interest of the bank over properties mortgaged.
- iii) Checking the authenticity of the original documents submitted by the applicant.
- iv) Initiating proceedings under the provision of SARFAESI Act, DRT & Money Suit for effective recovery of bad/stressed debts.
- v) Assisting the authorized officer in taking possession, selling the secured assets and all other actions in enforcing security interest under SARFAESI Act.
- vi) Scrutinizing recovery applications, plaint, written statement, counter to be filed before the court of law.
- vii) Following up and monitoring branch wise cases filed against our bank and filed by our bank before Civil Court, Consumer Forum, High Court, DRT, DRAT, NCLT and SARFAESI

proceedings.

viii) Liaising with Police officials against member complaint's and will solve the issues amicably without any FIR.

ix) Rendering continuous legal support to Region/Branches in handling delinquent customers & other legal issues.

IV). LEGAL PRACTITIONER (ADVOCATE)

Law Office : Mr.T.A.Punithan, Senior Advocate, Trichy District Court.

Domain : Civil and Criminal Cases

Duration : August 2011 to June 2014

Key Responsibilities:

i) Filing and handling cases in the Court and Tribunals.

ii) Drafting of Complaint, Petitions, Legal opinions, Pleading, filing and findings Judgments

iii) Drafting of all Deeds (Sale, Settlement, Release, Partition, Mortgage Deeds, etc.,) and to present before the concerned officials (SRO) for registration.

V. PERSONAL INFORMATION

Father's Name : M.S.Kumar

D.O.B : 24.09.1988

Gender : Male

Marital status : Married

Nationality : Indian

Permanent Address : No.9/64D, Neduvilai House
Pallanvilai, Marthandam
Kanyakumari District - 629165.

Communication Address : No.14/2, Annai Eswari Bavan,
Vellai Muneswarar Kovil Back Side,
Lakshmipuram Main Road
Edyarpalayam, Coimbatore - 641025

I hereby declare that all the details furnished above are true to the best of my knowledge and belief.

Yours faithfully,

(K.GLADSON)