

RESUME

SUNIL KUMAR TIWARI

Shiv Colony Sidharth Nagar

Satna M.P. 485001

Mobile No.- 9993592270, 6265806501

E-mail:- tsunil1977@gmail.com

Current Employment Details

Working with POONAWAL FINCORP LTD (**MAGMA FINCORP LTD**) as a **TEAM LEADER COLLECTION (0-30 BKT.)** at BILASPUR (CG) from **1ST OCT 2021 to till date., previously worked as a AM at RAIGARH(CG) from 17TH Aug 2020 to 30TH Sep 2021.**

- **ALSO WORKED AS BM IN SHAHDOL(MP) FROM 23rd 2016 to 16TH AUG 2020.**

Responsibilities: -

- Customer analysis as per credit policy and norms.
- Maintaining quality portfolio.
- Preparing the CAM and appraise the deal for approval to deviation authorities.
- Validation of KYC, Pre and Post sanction documents.
- Customer visit for personal discussion credit point of view.
- Underwriting and Disbursement of Files.
- Central ops and credit query resolutions.
- Follow ups for NST, PDC deferrals, Short PDC PDD.
- Maintaining audit score and quality of files as per standard parameters.
- Maintaining credit and disbursement MIS publish on daily basis.
- Handling customer service and other activities.
- Handling process of vendor payment.

Credit-Ops Management

- Overseeing credit screening of proposal and documents ensuring adherence to company norms.
- Optimizing quality of portfolio through implementing effective fraud and credit control policies.
- Gathering local market feedback to evaluate credit worthiness business.

Business Development

- Analyzing business potential, executing strategies to sales achieve their targets.
- Identifying, qualifying and pursuing business opportunities through market surveys and mapping as per target plans as well as through lead generation.

Organizational Experience

- Handling the 0-90 bucket, NPA bucket collection with all parameters.
- Maintain the customer-to-customer feedback and resolve the customer problem regarding collection dispute.
- Personally visited nonstarter customer and straight flow customer and agree to pay installment.
- Handling Pre and Post disbursement document for updation.
- Checking and cross checking of query of files which comes for disbursement.
- Proposal generation, sanction and sending payment requisition to HO for dealer payment.

Credit appraisal and sanction proposals funding on Constrictions Equipment, Commercial Vehicle, Suvidha (CV Refinance), Tractor & Car (New & Used)

- Handling and updation of business MIS and Lead generation MIS to credit and product heads on regular basis.
- Maintaining 1st cut pool (Clearance of files into internal audit without deviation).
- PDD Updation.
- Insurance Cover Note preparing & Endorsement.
- Handling the overall customer care in branch.
- Handling the soft bucket collection.
- Manage the Accounting related work in the branch office.

Previous Employment Details

(1) Worked with **L&T Finance** as a **Sales Manager** at Jabalpur from **July-2014 to Feb-2016**.

(2) Worked with **Mahindra Finance** As Team-Leader (collection) From **Apr-2003 To July-2014**.

(3) Worked with **Shri Ram Transport Finance Co.** AS **Field Officer** from **Feb-2000 to Apr-2003**.

EDUCATIONAL QUALIFICATIONS

- **M.COM** A.P.S. University Rewa, 2000
- **B.Com** from A.P.S. University Rewa, 1998.
- **Higher Secondary** From M.P. Board Bhopal, 1995.
- **High School** From M.P. Board Bhopal, 1992

INTERPERSONAL SKILLS

- ✓ Proactive, hardworking and punctual with ability to adjust to any working environment.
- ✓ Quick to understand things and dedicated to continuous improvement.
- ✓ Flexible, diligent and sincere.
- ✓ Active and goal oriented with strong motivational abilities.

Computers Proficiency:

- ✓ Computer Basic, MS Office (Word, Excel, Power Point, Outlook etc.).
- ✓ Fluency in Internet, Mail Drafting
- ✓ Good command in MS Excel (VLOOKUP, Pivot Tables, Filters & inserting formulas).

PERSONAL DETAILS

- ✓ FATHER NAME : Mr. Krishnacharya Tiwari
- ✓ FATHER OCCUPATION : GOVT EMPLOYEE
- ✓ MARTIAL STATUS : Married
- ✓ DATE OF BIRTH : 30TH June 1977

REFERENCE CHECK

Name	PANKAJ SHARMA	Mr. K.SANDEEP NAIR
Designation	STATE HEAD COLLECTION	ZONAL SALES MANAGER
Company	POONAWALLA FINCORP LTD.	POONAWALLA FINCORP LTD.
Location	RAIPUR(CG)	RAIPUR(CG)
Mobile	7415034921	9893129718

I hereby declare that particulars that particulars furnished above are true & complete to the best of my knowledge & belief.

Date: 04/08/2022

Place: Bilaspur(CG)

SUNIL KUMAR TIWARI