

SAUBHAGYA RANJAN PATTANAIK

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S/O- Late-Radhamohan mandhata Pattnaik, At- NiladriVihar, Plot no-Sector-3-660/661 Po/Dist - Bhubaneswar Pin-751021; Orissa.

BUSINESS PROCESS & COLLECTIONS MANAGEMENT PROFESSIONAL - NON BANKING SECTOR

*Seeking challenging assignments in NON **Banking/Academic/HOSPITAL** sector to commensurate my analytical and technical skills using proven skills of managing, planning, and organizing acquired through varied work experience, for a well reputed and established **National / International** scope.*

PROFILE

Dynamic and result-oriented professional with rich and cross-functional exposure of **over 18 years** across **Process Management, Banking & Financial Operations, Team Management, Strategic Planning, liasioning** and customer care presently working in **Magma Fincorp LTD** as **Area Collection Manager(Car, CV,CE,Tractor & Refinance)**. Expertise in organizing group activities along with demonstrated team leadership and management skills, operational innovation capabilities. Excellent time management skills with proven ability to work accurately and quickly prioritize, coordinate and consolidate tasks whilst simultaneously managing the diverse range of function from multiple sources.

Core Competencies

✧ Agency Management	✧ Strategic Planning	✧ Business Analysis
✧ Process Management	✧ People Management	✧ Banking & Finance
✧ Relationship Management	✧ Coordination/Liaison	✧ Team Management
✧ TAT & SLA Management	✧ Quality Management	✧ Back Office Operations

PROFESSIONAL EXPERIENCE

MAGMA FINCORP LTD

April 2020-Continuing

Team Leader Collection (0-90 BKT)-Bhubaneswar,Berhampur

Location: Bhubaneswar

Taking care of collection of 0-90 Bkt of 590 accounts of 12.80 crores of crores in OD POS.

Prepare the allocation and allocate the cases to SRCs in the beginning of the Month.

Plan out for Field visits in 1st week of the Month for 31-60 Bkt & 61-90 Bkt cases and Fresh Flow cases.

Prepare the Target set for SRC before 05th of Every Month.

Taking Review of 9 SRC every day and constantly monitoring their activities during the day for achievement of DRR.

Also giving the Eligible case for Repo agency for aggressive Repo and compliance of the same.

Also giving valuable inputs to the Credit Team to maintain the quality portfolio.

Always co-ordinate good relationship with Sales, Credit and Ops dept.

Always tried to achieve the Target given by the Management.

Reporting to State Head.

MAGMA FINCORP LTD

April 2020-Continuing

Team Leader Collection (31-90 BKT)-Bhubaneswar,Cuttack & Berhampur

Location: Bhubaneswar

Taking care of collection of 1-90 Bkt of 500 accounts of 13.22 crores of crores in OD POS.

Prepare the allocation and allocate the cases to SRCs in the beginning of the Month.

Plan out for Field visits in 1st week of the Month for 31-60 Bkt & 61-90 Bkt cases and Fresh Flow cases.

Prepare the Target set for SRC before 05th of Every Month.

Taking Review of 7 SRC every day and constantly monitoring their activities during the day for achievement of DRR.

Also giving the Eligible case for Repo agency for aggressive Repo and compliance of the same.

Also giving valuable inputs to the Credit Team to maintain the quality portfolio.

Always co-ordinate good relationship with Sales, Credit and Ops dept.

Always tried to achieve the Target given by the Management.

Reporting to State Head.

MAGMA FINCORP LTD

Continuing Dec '2015 to till March 2020.

Area Manager –Business

Proactively drive, develop and grow used and new Commercial Vehicles, Tractor, Car and Construction Equipment business in the Market Area through attraction, satisfaction and retention of customers for Coastal Odisha.

Lead, manage, coach and develop the team to elevate and maximize performance, and inspire and influence them to replicate this approach with the channels.

Preparing daily workloads for staff & coordinating the daily allocation of work.

Motivating the team to achieve high standards and KPI targets.

Efficiently manage more than 15nos of channel in CV, CE and Car products to achieve the desired target.

Co coordinating with credit, operation and collection department for smoother processing of the files.

Closely observing NPA accounts and resolving critical cases.

Responsibility towards recovery, repossession of the asset.

Also responsible for managing the 975 delinquent accounts of Car, Tractor, CV & CE cases with a strong team of 7 members who were reporting to me.

MAGMA FINCORP LTD

Nov'2011-Dec '2015

Team Leader Collection and Verification (Asst.manager)

Location: Bhubaneswar

Taking care of FI and collection of 1-60 bkt of 626 accounts of 2.5 crores of Bill +OD.

Prepare the allocation and allocate the case to CVE.

Plan out for Field visits in 1st week of the Month for 31-60 bkt cases and Fresh Flow cases.

Prepare the Target set for CVE before 05th of Every Month.

Taking Review of 10 CVE and 2 Telecaller.

Allocation FI in the system and again after FI regularly Update the Feedback in system to maintain the TAT.

Also giving valuable inputs to the Credit Team to maintain the quality port folio.

Always co-ordinate good relationship with Sales, Credit and Ops dept.

Also involved in Compliance of audit in FI as well as Collections.

Always achieved the Target given by the Management.

Reporting to State Head.

FAMILY CREDIT LTD**from Jan'2011-August'2011.****Area Collection Manager (TWH, Auto & PL), (Orissa & Jharkhand)**

Location: Bhubaneswar & Raipur

Job Profile:

Taking care of 5000 Delinquent account amounting Rs 5 Crore of OD outstanding.

Prepare the allocation and allocate the cases to respective agencies.

Taking care of 12 agencies, managing the stockyard, Quotation for repossession vehicle, Sale of repossessed vehicle.

Prepare the Collections Plan and delegate the targets.

To maintain relationship and achieve customer satisfaction.

Taking review of 3 ON ROLL Managers.

Co-ordination with Sales, Operation, and all other Department.

Also involved in compliance of Audit (Annual, Internal, and Concurrent Audit) by assisting in documentation.

Ensure the implementation and compliance of Process related activities.

Reporting to Head of Collections.

HDFC BANK LTD**from May'09 to Jan'2011.****Recovery Manager (TWH) Cuttack (Orissa)**

Location: Cuttack and Angul (Based at Cuttack)

Job Profile:

Taking care of 2200 TW Write OFF account amounting Rs 2.5 Crore of Principal outstanding. And 900 PL account amounting Rs 1.5 Crore of Principal outstanding.

Prepare the allocation and allocate the cases to respective agencies.

Taking care of 4 agencies, managing the stockyard, Quotation for repossession vehicle, Sale of repossessed vehicle.

Prepare the Collections Plan and delegate the targets.

To maintain relationship and achieve customer satisfaction.

Taking review of 4 Agency supervisor and 55 field collectors.

Co-ordination with Sales, Operation, and all other Department.

Also involved in compliance of Audit (Annual, Internal, and Concurrent Audit) by assisting in documentation.

Ensure the implementation and compliance of Process related activities.

HDFC BANK LTD**Dec'07 till April'09.****Collection Manager (TWH) Cuttack (Orissa)**

Instrumental in developing the team with clearly spelt out responsibilities for handling delinquency cases and ensuring speedy recovery of due payments.

Lead, motivate and mentor the team to enhance productivity and to realize set collection objectives and launched incentive schemes and resolved highly delinquent cases.

Establish and using service level and response time objectives while planning and managing the service-level quality using the real-time management skills.

Conceptualize and implement process modifications to enhance operational efficiency and optimize resource utilization.

Implement quality standards and ensured adherence to service quality norms & standards.

Actively involved in following key accountabilities:

- Maintain record of stabilization and Rollback of NPA accounts on month basis.
- Provide genuine feedback to the sales and credit team for smooth portfolio management.
- Initiate legal action against the default customers and maintaining audit requirements.
- Monitor agency collectors, supervisors and back house team.

- Provide training on Receipt Management, Code of Conduct, Repossession formalities and adherence to process & compliance policies.

INDIABULLS FINANCIAL SERVICES LTD.

Collection Officer (STPL) Cuttack (Orissa)

August'07 to December'07

Job Profile:

Taking care of Total book size of Rs. 3 crore of Small ticket size personal Loan business collection of Cuttack.

Taking care of allocation of delinquency data to Collection Executives and setting targets for them to achieve.

Managing to take review of Collection Executives, on regular basis and presenting the MIS to Regional Collection Manager.

Also involved in compliance of Audit (Annual, Internal, and Concurrent Audit) by assisting in documentation.

CENTURION BANK OF PUNJAB LTD (TEAM LEASE)

June'2006 till July'2007

Team Leader (TWH & STPL) in Bhubaneswar

Gained hands in experience in handling the collection operations and providing effective back-end support.

Lead, motivated and mentored the team to enhance productivity and to realize set collection objectives and launched incentive schemes and resolved highly delinquent cases.

Conceptualized and implemented process modifications to enhance operational efficiency and optimize resource utilization.

Implemented quality standards and ensured adherence to service quality norms & standards.

Handled overdue collections of TWH Loans from Centurion Bank Ltd in Bhubaneswar location.

Managed the repossession of vehicles For NPA and Write Off accounts with prior information to the Head Office and Police Station respectively.

Ensured team cohesion & coordinated with the senior management on day- to-day operational issues.

Established and using service level and response time objectives while planning and managing the service-level quality using the real-time management skills.

Collection Officer in Pattnaik & Co, An authorized Collection agency of HDFC BANK Credit Card & SBI Card, Bhubaneswar.

MARCH'2003 TO MAY'2006.

Convincing Credit Card Customer for payment of their dues.

Managing the problems associated with collections and arranging Group visit if required.

Achieving the allotted target of net collection and the number of cases allotted & Reporting to the Collection manager regarding daily call report and collection.

Academic Qualifications:

Bachelor Degree in Commerce from Utkal University, Bhubaneswar in 1996.

Computer Exposure:

- ❖ Diploma in Computer Application from DAWN , Bhubaneswar
- ❖ Diploma in Hardware and Network Engineering from IIHT, Bhubaneswar.

Personal Details:

Name:	SAUBHAGYA RANJAN PATTNAIK
Father's Name:	Late- Radha Mohan Mandhata Pattanaik
Date of Birth:	7 th July 1975
Sex:	Male
Marital status:	Unmarried.
Languages Proficiency:	Oriya, Hindi, English

DECLARATION

I do hereby declare that all the above Information provided by me are true to the best of my knowledge and belief.

Place: Bhubaneswar

Saubhagya Ranjan Pattnaik

Date: 01/08/2022.

Signature.