

Ram Sanjeevan Sen

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SENIOR NBFC PROFESSIONAL with over 24th years of experience

✔ Strategic Planning ✔ Area Administration ✔ Delinquent Management ✔ Collection Management
✔ Business Development ✔ Operations Management ✔ Client Relationship Management

Offering rich collection, business acumen & record of unblemished service & achievements in the Non Banking Finance Sector across a diverse range of functions.

Excellent track record of driving large teams and motivated them to generate higher productivity.

EXECUTIVE SUMMARY

Recently worked with POONAWALLA FINCORP LTD formerly Magma Fincorp Ltd. as Asst manager (team Leader 0-90bkt (Handling the collection Car,CV,CE, and tractor) headed complete Branch collection of Finance cases 7 caros & 700 contracts with two branches BHILAI & RAJNANDGAON .

↳ Already handled the large portfolio collection (nearly 7 caros & 1.2 contracts) for the MP-, covering 3 branches from 2nd July-2008, in MAGMA FINCORP Ltd. Satna, SAHDOL,CHATARPUR & 4 districts with outskirts against Car, Commercial vehicle, construction equipment, Tractor lone..

↳ Enhancing normalization rates to ensure continued profitability of Business & improve processes to ensure efficiency in customer contact and recovery techniques.

↳ coordinating between various personnel such as credit, operations and sales, to sort the exact problem occurring to Bring down the no. of cases in delinquency by using recovery tools like BKT management through Roll forward and Roll backward management ,repossession and Legal tools very efficiently

↳ Monitoring and training the large team size of 15 members, about policies and processes, thereby ensuring the given targets in terms of Collection and Revenue efficiency.

ROLE CHANGE DEC-2015

Demonstrated excellence in determining & formulating policies of collection and business strategies overall direction to collection with business growth at Branch and Regional Level. As a BRANCH MANAGER

Deft in planning, directing and facilitating operations at highest level of management; developed competency in implementing strategies towards enhancing sales & EWI collection Efficacy and growth.

handling the collection target set by the higher management for that includes areas with skills to remain on the due date & portfolio wise for various products.

Wide spread knowledge and practice in multi branch functioning and operations, including devising & implementing policies & strategies, budget formulating, estimation & auditing, problem solving and enhancing financial controls.

Enterprising Leader with ability to deal with people & customers across levels and from diverse backgrounds.

Career Path

**From Sep 2006 to June 2008 in E_nxt Financial services pvt.ltd. Associate of Tata Motors Finance Ltd.
As a CRE KHANDWA branch (INDORE)**

Role & Responsibilities

- ↻ Administering the collection portfolio of CV,CE,CAR of 467crors ODPOSS with 1900 customer in 5 Districts with Branche of KHANDWA nimar region in Madhya Pradesh .
- ↻ Handling the collection of customer with dealer DSA collection with branch and field ,by maintaining good relations & Monitoring the large size portfolio about policies and processes, thereby ensuring the given targets terms of collections development and ODI revenue collection management, also preparation of daily MIS for advances & collection, settlement of expired contracts to maintain the positive of branch .

June-1998 to Aug-2006 in Kinetic Finance Ltd. PUNE Collection Department

- ↻ Handling collection of 7 Branches Katni, Satna, Shahdol,Damoh,Umariya,Panna.
- ↻ Handling the Retail & institutional collection of 3600 retail cases & 68 institutional cases through dealer point.
- ↻ Maintained best relation with dealer & customer by providing best services and helping him to business growth.
- ↻ Reviewing the collection strategies and plan's regularly, handling executives / collection agencies / Repo to ensure that the collection.

Achievements :

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- ↻ Started Career in Kinetic Finance Ltd. -1998 as collection officer till March- 2001.
 - ↻ Promoted as Junior office in April-2001.
 - ↻ Promoted as Area branch collection In charge for 0 to NPA Bkt in 05 May-2004 to June-2006,
KOLHAPUR, AURANGABAD (M.H.)
To handling the collection development activity & implementation with streamline recovery NPA & follow up on legal matters of two branch with includes 8 districts **Jalgown,Nanded,Parbhani,Beed,jalna,ahmad nagar ,Satara.Sangli .**

**Master of Social -1996, Awadesh Pratap Singh Vishwavidyalaya REWA (M.P)
Expertise in: MS-Office, Oracle, internet and other data based software**

Based Location: BHILAI (CG)
Date of Birth : 4th April 1969

