

SUMIT KUMAR

ADDRESS: C/O- SH. PRADEEP GARG
304, ANAND VIHAR COLONY, SHREENAGAR , HAPUR,
DISTRICT- HAPUR, UTTAR PRADESH, 245101
CONTACT NO: 91-8586810032, 7906633166
Email: Sumit2009gupta@gmail.com

OBJECTIVE

- ❖ Excellent communication, collaboration & team building skills with proficiency at grasping new concepts quickly and utilize the same in a productive manner.
- ❖ Holds the credentials of working in Legal Industry and having the understanding of various service offerings in Legal facets
- ❖ Representing and attending hearings on behalf of Association, Law Firm, Bank before District Courts /Consumer Courts /Lok Adalat /Magistrates / Sessions Court etc.
- ❖ Preparing Notices, Applications, Complaints and filing and pursuing the same, maintaining the Records, Data Entry etc.
- ❖ Control the Pre-NPA cases and collect max penal charges from the portfolio
- ❖ Reconnection from delinquent bucket and preparing collection plans, delegating the targets and developing overall and Case specific strategies to recover money.
- ❖ Managing the legal process of settlement, ensuring approval for all settlement accounts with due diligence.
- ❖ Finalizing terms & conditions of contracts and settlement agreements; performing analysis to ensure that contracts are within negotiated & agreed-upon parameters.
- ❖ Loss on sale/seized and sold recovery through costumer visit, guarantor visit, legal initiation, Police Liaoning court process server and court Ameen coordination.

EDUCATION & CREDENTIALS

- LL.M. from, Swami Vivekanand Subharti University, Meerut in 2011.
- LL.B. from Krishna College of Law, Bijnor, M.J.P. Rohilkhand University, Bareilly in 2009.
- B.Com. from Sahu Jain College, Najibabad, M.J.P. Rohilkhand University, Bareilly in 2005.
- Intermediate From UP Board Allahabad in 2002.
- High School From UP Board Allahabad in 2000.

PROFESSIONAL EXPERIENCE

POONAWALLA FINCORP/HOUSING LIMITED
Assistant Manager Legal

Sep'19-Still Working

- Super Vision & Maintain the legal cases for Collection of ABF, SME, LAP & HOUSING loans in NPA cases.
- Recovery of the receivable from the individual subscriber.

- Recovery of receivable from small & medium enterprises, TW & FW Customer and coordinating with field Executive.
- Coordinate with collection team for giving good effect for recovery in above bkts 3+ or 90 DPD.
- Recovery made possible through meeting with customers in mediation and visit to customers.
- Setting of targets, monitoring high value cases for field-Executive and tele-caller.
- Collection planning and follow up with chronicle customers for recoveries.
- Analysis and segregation of defaulting clients into hard & soft cases field-executive and tele-caller.
- Manage the allotted, assigned MIS regarding collection.
- Represent for company in various District Courts in the matter of complaints U/s 138 N. I. Act, Civil Suits, 156(3) Cr.P.C. Coordination with Advocates, service of summons and execution of warrants of attachment and arrest.
- Handling Cases under SARFAESI Act 2002 in DRT recovery & collection.
- Handling and Co-coordinating the matter under SARFESAI Act. Notice for recovery and attachment proceeding and Verification of case matter under SARFESAI Act.
- Handling legal matter U/Sec 9 of Arbitration and Conciliation Act in the court.
- Represent the legal cases & Liaoning work with police department.
- Coordinate with panel Advocates and court staff for attachment of Loan properties.
- Pursue the Execution of warrants of attachment & Warrants of arrest issued by the Court.

CHOLAMANDALAM INVESTMENT & FINANCE CO. LTD.
Legal Executive (Collection Legal)

May'2017 - Sep'19

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- Loss on sale/seized and sold recovery through costumer visit, guarantor visit, legal initiation, Police Liaoning court process server and court Ameen coordination.
 - Recovery of receivable from C.V. Customer and coordinating with field Executive.
 - Coordinate with collection team for giving good effect for recovery in above bkts 3+ or 90 DPD.
 - Recovery made possible through meeting with customers in mediation and visit to customers.
 - Collection planning and follow up with chronicle customers for recoveries.
 - Analysis and segregation of defaulting clients into hard & soft cases with field-executive.
 - Super Vision & Maintain the legal cases for Collection of C.V. Loans in NPA cases.
 - Represent for company in various District Courts in the matter of complaints U/s 138 N. I. Act, Civil Suits, 156(3) Cr.P.C. Coordination with Advocates, service of summons and execution of warrants of attachment and arrest.
 - Handling legal matter U/Sec 9 of Arbitration and Conciliation Act in the court.
 - Coordinate with panel Advocates and court staff for attachment of Loan properties.
 - Pursue the Execution of warrants of attachment & Warrants of arrest issued by the Court.
 - Working in association with Advocates, police, Tehsildar court staff and other government authorities.
 - Provide Summon/Warrant copy to collection tam as required by collection team
 - Meeting with accused and guarantor for settling the case

INTEC CAPITAL LIMITED
Assistant Manager Legal

Sep'2015- Dec'16

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- Handling the SME portfolio from Bucket-1 to Bucket- 3 focused area is to control the NPA and collect max penal charges from my portfolio.
 - Ensuring reconnection from delinquent bucket, etc. and preparing collection plans, delegating the targets and developing overall and case specific strategies to recover money.
 - Working in association with Advocate, police & court staff.

- Serve the copy of legal notice to borrower Company and its guarantors.
- Responsible for sharing the weekly updates and Analysis with the top management for Collection & Legal.
- Meeting with accused in Mediation cell and Lok Adalat for settling the case.

CHOLAMANDALAM INVESTMENT & FINANCE CO. LTD. Process-Incharge Legal Coordination (Delhi)

March'2014- Aug'15

- Loss on sale/seized and sold recovery through costumer visit, guarantor visit, legal initiation, Police Liaoning court process server and court Ameen coordination.
- Recovery of receivable from C.V. Customer and coordinating with field Executive.
- Coordinate with collection team for giving good effect for recovery in above bkts 3+ or 90 DPD.
- Recovery made possible through meeting with customers in mediation and visit to customers.
- Collection planning and follow up with chronicle customers for recoveries.
- Analysis and segregation of defaulting clients into hard & soft cases with field-executive.
- Super Vision & Maintain the legal cases for Collection of C.V. Loans in NPA cases.
- Represent for company in various District Courts in the matter of complaints U/s 138 N. I. Act, Civil Suits, 156(3) Cr.P.C. Coordination with Advocates, service of summons and execution of warrants of attachment and arrest.
- Handling legal matter U/Sec 9 of Arbitration and Conciliation Act in the court.
- Coordinate with panel Advocates and court staff for attachment of Loan properties.
- Pursue the Execution of warrants of attachment & Warrants of arrest issued by the Court.
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- Meeting with accused and guarantor for settling the case

AKASH KAUSHAL ADVOCATE Associate Lawyer (Delhi)

Aug'2011- Feb'2014

- ✓ Represented Matrimonial matters, Consumer Forums, others Tribunals etc. in all the district court Delhi.
- ✓ Compiling monthly Legal MIS of 138 Cases and Civil Matters.
- ✓ Dealt with the Criminal/Civil matters, Complaint U/s 138 N.I. Act., Recovery Suit (Ordinary and Summary Suit), State Commission and Execution in all the District Courts.
- ✓ Represented in District Courts. D.R.T and High Courts and others Forums also.

TECHNICAL CREDENTIALS

- Working Knowledge in Computer MS Office, MS Excel, MS Word, Typing, Email and Internet.
- Account and M.I.S Preparation in Computer.
- Knowledge of working in Computer Application.

PERSONAL DETAILS

Father's Name : Late. Sh. RoopBasant Gupta

Date of Birth : 5th July. 1984.

Marital Status : Married

Linguistic Ability : English, Hindi,

Permanent Address Mohalla- Kayasthan, Gali no-5
Chandpur, District- Bijnor, Pin code- 246725

Current Address: Sumit Kumar C/O Pradeep Garg
H.No. 304, Anand Vihar Colony, Shree nagar ,
Hapud. Dist. Hapur, U.P.

Current CTC- 4.9 LACK ,P.A.
NOTICE PERIOUDS 60 DAYS

Date: 21/07/2022

(Sumit Kumar)