

CURRICULUM VITAE

AJITHKUMAR S P
Lilly Garden Flat
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Kerala, Pin 683503
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OBJECTIVE

Seeking a challenging Legal career with a dynamic and leading organization that would help me to cultivate and foster my skills to the fullest with a prospect to demonstrate my flair and become an asset to the organization. My aspiration is to help the organization achieve the highest standards of professionalism through my expertise and thereby achieve satisfaction and win global recognition.

EDUCATIONAL QUALIFICATION

1995 S.S.L.C from Board of Examination of Kerala State
1997-99 Pre-degree from Mahatma Gandhi University, Kottayam, Kerala
2006 B.A.LLB (Hons) Degree from Mahatma Gandhi University, Kottayam, Kerala

COMPUTER SKILLS

- MS-Office,MS Word, MS Excel, MS PowerPoint

PROFESSIONAL CAREER AT A GLANCE

1. Two years of experience as Legal Consultant and Practicing Lawyer with Shaji George and Associates under the Bar Council of Kerala and Appeared as Counsel before various District and Sessions Courts, in several Civil and Criminal Cases during the tenure.
2. Practiced before various quasi judicial authorities and Tribunals.
3. Client counseling, Legal assistance to Senior Advocates.

EXPERIENCE 1:

- Organization : **M/s Poonawalla Fincorp Limited(formerly Known as Magma Fincorp Limited)**
- Duration : 21st August 2017 to till date.
- Designation : Deputy Manager-Legal
- Job Profile : Handling cases by and against the company and legal recovery
- Products : **Home loan, Loan against Property, Vehicle loan viz: All kind of new and used vehicles, & Business Loan.**

RESPONSIBILITIES:-

- To look after all the Legal cases filed against our Co. for all over Kerala.
- Drafting and vetting MOU, Complaints, Written Statements, Version, Legal notices and Representation to different Govt. Bodies etc
- Monitoring cases filed by and against the company in the various courts, Consumer forums in the different districts.
- To handle all the criminal matters for all over the branches and to protect our employees from all sort of criminal matters filed by customers & others.
- Responsible for Recovery/Collection from all NPA A/Cs of CV, CE, Mortgage, Securitisation etc. through legal initiation.
- Initiate **SARFAESI** proceedings against the NPA customers and filing of Sec-14 petitions at courts.
- Filing of specific cases like 156/3, 406, 420 IPC, Conducting Lok Adalats and Camp Conciliation etc.

- Also responsible for filing and monitoring the Execution Petitions of Arbitration awards before various District Courts in Kerala.
- Work along with collection teams to recover the dues from NPA customers through legal intervention.
- Attend police stations pertaining to various matters initiated by and against the company.
- Maintenance of MIS of all legal cases

ACCOMPLISHMENT: -

- Initiated cases against NPA, write off customers by using various legal tools on time to time.
- Taken possession of several properties by initiating **SARFAESI** proceedings and made several property attachments/vehicle attachments by filing execution of Arbitration awards.
- Settled several cases by initiating **SARFAESI** proceedings/execution of Arbitral Awards and Achieved targets on time.

ACHIEVEMENTS:-

- **Winner of “Yodha PAN INDIA contest” for the final quarter of 2021-22.**

EXPERIENCE 2:

- Organization: **M/s Inditrade Capital Limited** (formerly known as JRG Securities Ltd.) is one of India’s leading financial services providers with strong presence in South India The main company, **Inditrade Capital Limited** is a BSE listed Company. The activities of the Companies in the **Inditrade Group (Five Companies)** including Non Banking Financial Company, Insurance Broking, Depository Participant, Stock trading and Commodities Trading.
- Duration : from 21st October 2014 to 19th August 2017.
- Designation : Deputy Manager-Legal

- Job Profile : Handling cases by and against the company and legal recovery
- Products : Share/Commodity trading, NBFC/Finance, Insurance.

RESPONSIBILITIES:-

- Monitoring cases filed against the company and filed by the company against the default clients in the various courts, Consumer forums in the different districts and states including Supreme Court.
- In charge of vetting of petitions, written statements and other pleadings to be filed before the District courts and other various courts concerned.
- Attending IGRP meetings (Investor Grievances Redressal Panel) at NSE/BSE/MCX exchanges for and on behalf of the company.
- Filing of Arbitration cases at Arbitral tribunals in different exchanges.
- Filing of specific cases like, Sec.9 Arbitration, and Sec 138 of N.I. Act etc...
- Also responsible for filing and monitoring the execution petitions passed in favor of the company for enforcing Arbitration awards before various District Courts.
- Attend police stations pertaining to various matters initiated by and against the company.

ACCOMPLISHMENT:-

- Handled Legal cases against the default clients.
- Looking after all over **South Indian states viz: Kerala, Tamil Nadu, Karnataka, Andra Pradesh and Talangana.**
- Made several property attachments by enforcing execution of Arbitration awards
- Initiated legal actions against the default clients like Arbitration/138 cases etc.

ACHIEVEMENTS:-

- **Recognized as exemplary performer for the financial year 2016 -17**

EXPERIENCE 3:

- Organization : **M/s Cholamandalam Investment and Finance Company Ltd**
- Duration : 1st February 2012 to 20th October 2014.
- Designation : Process In-Charge Legal Coordination
- Job Profile : Handling cases by and against the company and legal recovery
- Products : Commercial Vehicle loan viz: All new and used heavy vehicles, four wheelers and above.

RESPONSIBILITIES:-

- Monitoring cases filed against the company and filed by the company against the default customers in the various courts, Consumer forums in the different districts.
- Filing of specific cases like 156/3, 406, 420 IPC and Sec 138 of N.I.Act, Conducting Lok Adalats and Camp Conciliation.
- Also responsible for filing and monitoring the execution petitions passed in favor of the company for enforcing Arbitration awards before various District Courts..
- Work along with recovery team to roll back or make resolution in NPA cases /higher bucket cases through legal intervention.
- Attend police stations pertaining to various matters initiated by and against the company.

ACCOMPLISHMENT:-

- Looking after Legal cases against NPA, write off customers.
- Looked after Pathanamthitta, Kottayam, Alappuzha and Idukki districts.
- Made several property attachments by enforcing execution of Arbitration awards
- Achieved write off/short fall collections in time.

EXPERIENCE 4:

- Organization : **M/s Shriram City Union Finance Ltd**

- Duration : 1st June 2009 to 31st January 2012.
- Designation : Officer-Legal
- Job Profile : Handling cases by and against the company and legal recovery
- Products : Vehicle loan viz: Two wheelers and used cars

RESPONSIBILITIES:-

- Monitoring cases filed against the company and filed by the company against the default customers in various courts, Consumer forums in the different districts.
- Filing of specific cases like 156/3, 406, 420 IPC and Sec 138 of N.I.Act, Conducting Lok Adalats and Camp Conciliation.
- Also responsible for filing and monitoring the execution petitions passed in favor of the company for enforcing Arbitration awards before various District Courts..
- Work along with collection teams to settle the chronic NPA cases through legal intervention.
- Attending police stations pertaining to various matters initiated by and against the company.

ACCOMPLISHMENT:-

- Handled Legal cases against NPA, write off customers.
- Looked after Ernakulam, Kottayam, Alappuzha, Pathanamthitta and Idukki districts.
- Made several property attachments by enforcing execution of Arbitration awards
- Achieved write off/short fall collections

STRENGTHS

- Excellent Communication skill to present points precisely and clearly
- Good problem-solving ability and analytic skill to solve the problem efficiently

- Good team player and have excellent interaction skill to coordinate and work within a team
- I am motivated and enthusiastic by new challenges and tasks and take excellent approach to achieve success in all works.

PERSONAL INFORMATION

Name : Ajith Kumar S P
 Age & Date of birth : 42 yrs, 21-05-1980
 Sex : Male
 Nationality : Indian
 Marital Status : Married
 Permanent Address : Suprabhalayam H
 Thirumoolapuram P.O
 Thiruvalla
 Pathanamthitta (Dist)
 Kerala_Pin 689115
 Present Address : Lilly Garden Flat
 Ground Floor, ITI Chenakkala Road
 HMT Colony P.O
 Kalamassery
 Ernakulam Dist.
 Kerala, Pin 683503
 Languages Known : Malayalam, Tamil and English

Declaration:

I hereby declare that the above-mentioned information is correct up to my knowledge and I bear the responsibility for the correctness of the above-mentioned particulars.

Place: Ernakulam
 Date: 16-11-2022

Ajithkumar S P