

## **GAURAV SETH**

### **SENIOR LEGAL PROFESSIONAL WITH 22 YEARS OF WORK EXPERIENCE**

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#### **CAREER OBJECTIVE :**

To Work with a Leading Company, as a Key managerial personnel, thereby offering my rich experience and expertise in Litigation, Legal and Compliance Management, Legal Collection, NPA Management and Asset Reconstruction, thereby contributing towards the growth and profits of the company.

#### **STRENGTHS :**

Result oriented, High Commitment level, Rich Functional Knowledge and Experience, Good Leadership and team building skills, Honesty, Willingness to take bigger challenges and responsibilities, Crisis Management.

#### **CAREER SUMMARY :**

Period	Employer Name	Designation	Area Handled	Job Profile	Reporting to
Aug,18 till date	Poonawalla Fincorp Ltd	NLM- Litigation	All India	Legal Management	Head-Legal
Jan,17-Aug,18	IIFL Home Finance Ltd	Head-Litigation	All India	Legal & Compliance	Head-Legal
Dec,15-Dec,16	Intec Capital Ltd	Head-Legal	All India	Legal & Compliance	MD
May,11-Dec,15	Bajaj Finance Ltd	Area Legal Manager	North India	Legal Management	Head-Legal
Jun,08-Dec,10	Magma Fincorp Ltd	State Head	DL & RJ	Legal & NPA Management	ZM-North
Oct,06-Jun,08	Kotak Mahindra Bank	State Head	PB & HR	Legal & NPA Management	RM-North
Oct,04- Sep,06	E-nxt Financials	Legal Executive	Punjab Region	Legal & NPA Management	Head-Legal-TMF
Oct,02-Dec,04	Lloyds Finance Ltd	Legal Officer	Jalandhar Hub	Legal Management	RM-North
Jun,00- Sep,02	T S Sandhu Advocate	Associate	Amritsar	Junior Lawyer	Senior Lawyer

#### **CURRENT EMPLOYMENT :**

##### **National Legal Manager- Litigation with Poonawalla Fincorp Ltd (Since August 2018)**

Working as **National Legal Manager- Litigation** based in Delhi. Managing a team of 60 people including 4 Zonal Legal Managers (GM/AVP level) people. Managing For and Against Company litigation and providing Pro-active support for Legal Collections across all Buckets and all Products, including Asset Based Business (ABF), Mortgage and SME business and reporting to Head-Legal, satisfying the expectations of multiple stakeholders.

JOB PROFILE :-

- Supervising and managing litigation size of about 125000 cases, filed by and Against Company in various Courts in India, relating to 138 NIA, Arbitration, EP, SARFAESI etc.
- Supervising and monitoring high stake matters in NCDRC, NCLT, High Courts and SC, DRT and DRATs directly.
- Handling special project relating to Legal Collections, in both Auto loans and LAP portfolio, in a result oriented manner, by allocating cases and driving performance by organizing various Review Meets, for Devising and executing legal strategies, for resolution of critical High ODPOS loan accounts.
- Providing legal support to various stakeholders, Like Customer Care team, Sales for resolving Dealer/DSA disputes, Collections, Fraud Control team, HR for handling employee related issues.
- To create, improve upon and ensure implementation of SOP and TAT for various legal actions, while using various trackers, MIS and Control reports.
- To handle Legal budgets and control legal costs.
- Achieving targets for legal recoveries in specific buckets in various portfolio, in close co-ordination with Collections team.
- Creating systems for tracking and improving the Execution of various legal tools, in various pending cases and constructive hearing and stage movement in each case.
- Arranging and Conducting legal training to Collection team across India, for utilizing legal orders and tools for putting required pressure for settlement of case.
- Strengthening the network of lawyers and created systems for their performance appraisal, Proper vendor billing and other vendor management tools.

**Associate Vice President with IIFL Home Loans Ltd  
(January 2017 to August 2018)**

Worked as **Head-Litigation** based at Gurgaon. Managed a team of 10 people in Central Legal team sitting at Head Office and taking care of PAN India Litigation-For & Against Company Cases, Compliance, Corporate legal advisory and Pro-active support for Legal Recoveries and reporting to Head-Legal. Instrumental in setting up complete legal department and resolution of critical High POS loan accounts by execution of Court orders and processes

JOB PROFILE :-

- Supervised and managed about 15000 cases, filed by and Against Company in various Courts in India.
- Ensured initiation of various legal activities like issuing various legal notices in different buckets under SARFAESI Act, Negotiable Instruments Act, Arbitration and Execution Petitions, on timely basis, in line with the rule engine, as defined in SOPs.
- Created system to ensure speedy execution of Court orders and processes, issued in various legal cases. Closely monitored obtaining Sec-14 SARFAESI orders from CMM/DM office.
- Liaisoned with Revenue and Police authorities for execution of Sec-14 SARFAESI orders in High POS cases.
- Handled appeals in various DRT and DRATs. Also handled proceedings under IBC -Insolvency and Bankruptcy Code.
- Devised and executed legal strategies for resolution of critical loan accounts with >1 Cr POS.

**Head Legal with Intec Capital Limited**

(Dec 2015 to Dec 2016)

Worked as Head Legal in the grade of Chief Manager based at Delhi. Managed a team of 10 people and taking care of Legal Management, including litigation, Compliance, Corporate legal issues and Legal Recoveries and reporting to Managing Director. Provided strategic legal advice to the organization, by evaluating ongoing litigation and creating systems for execution of Court orders and processes for creating necessary pressure upon defaulter customers for resolution of loan accounts and to achieve the business objective of reducing NPAs.

JOB PROFILE :-

- Developed and implemented SOPs for each activity and sub-activity in the legal department, stating responsibility and timeline, to ensure timely initiation, Constructive hearing and stage movement of case, to identify gaps, if any.
- Supervised and managed all For and Against Company litigation of about 7000 cases in various Courts. Worked closely with external counsels, wherever required.
- Built, led, trained and motivated a dynamic team, with each member, making positive contribution towards achievement of overall goal of the organization.
- Strengthened Vendor management system, for reducing cost and preventing revenue leakage, if any.

**Area Legal Manager with Bajaj Finance Ltd  
(May 2011 to Dec 2015)**

Direct Legal management including litigation for in Circle 1 i.e. Punjab, Haryana, J & K, Rajasthan and Delhi, through a network of panel lawyers and 4 State Legal officers and reporting to National Legal Manager, with a dotted line reporting to CBM. Significantly reduced legal cost by training and imparting functional skills to Collections team to successfully handle Police and related issues for repossession of financed assets, while executing Receiver orders obtained from Arbitrator, rather than from District Court.

**JOB PROFILE :-**

- Handled Litigation For and Against Company cases, around 5000 cases and drafting and vetting of legal agreements.
- Obtaining Receiver orders for taking custody of financed assets u/s 9 and 17 of Arbitration act from District Court and Arbitral Court respectively, Holding Conciliation camps/ Lok Adalat every month. Filing Petitions u/s 156(3), 451 Cr PC in court. Filing and defending Police complaints filed against Defaulters and our employees.
- Pro-active support to Collections, by conducting regular training meets to for functional skills required for execution of Court orders and processes, to translate legal tools into actual resolution of loan accounts.
- Handling other Against company litigation, particularly in Consumer forums. Settling disputes, Out of court, wherever possible, through negotiations.
- Filing Writs and Appeals in High Court, Appellate Consumer Courts. Briefing senior counsels, assisting them in preparing and fighting case, by doing legal research and collecting required facts and evidence in support of our claim.

**State Head with Magma Fincorp Ltd  
(June 2008 to Dec 2010)**

Worked as State Head for Asset Reconstruction Division in HR grade of Manager. Successfully handled the Non-Seize & Sold portfolio of Rs 35 Cr in Punjab, then handled Seize & Sold portfolio of Rs 12 Cr in Punjab & Haryana and later handled Seize & Sold portfolio of Rs 13 Cr, about 1100 cases in Delhi & Rajasthan, handling a team of about 16 Team leaders and Executives.

Ranked No 1 as per official company MIS, in terms of YTD Resolution achievement percentage in each portfolio handled and for each region represented by me, month on month and Year on year.

JOB PROFILE :

- Acted as Functional head for the new division created for managing internal W-off portfolio of the Company, Doing Portfolio analysis, Manpower planning, Fresh appointment of Employees and Vendors, Consultants, designing their Targets, Action plan and fixing Performance Linked Incentives and fee structure, in consultation with senior management.
- Conducting regular Training programs, covering Legal tools for recovery, Negotiation skills, Operation and audit issues, to build a dynamic team, with necessary skill set and team spirit.
- Practising Management by example, by actually going into the field and helping team members solve difficult cases. Regular case to case review with each team member and giving strategy and to-do list in allocated cases to help them achieve targets.

**State Head with Kotak Mahindra Bank Ltd  
(Oct 2006 to June 2008)**

Worked as State Head based at Chandigarh for Asset Reconstruction Division for State of Punjab & Haryana, in the grade of Deputy Manager and reporting to RM-North. Ranked no 1 in F.Y 2007-08 for achieving the highest Collection-Portfolio percentage for Punjab, amongst all states in the northern region.

JOB PROFILE :

- Acted as State Head, Putting all systems and processes for FI, Recovery, Legal, Operations in place for the new department.
- Did Portfolio analysis, Manpower planning, Fresh appointment of Employees and Vendors, Consultants, designing their Targets, Action plan and fixing Performance Linked Incentives and fee structure, in consultation with senior management.
- Managing legal cases filed against and by customer at various locations throughout India by updating MIS, representing company in courts, Briefing lawyers on company issues.
- Managed recovery of money out of External (Bought-out) portfolio of other Banks and FIs say TATA Motors Ltd-Auto Loans, CITI Financials- Mortgage loans, ICICI Bank- Auto loans and Internal (W-off) portfolio of various departments say Personal Loans, CV Loans, Car Loans, Agriculture Loans, SARAL Loans, through a network of Advocates, DRAs and Repossession agencies.

**Legal Executive with TATA Motor Finance  
(Oct 2004 to Sept 2006)**

Worked as Legal Executive with TATA Motor Finance subsidiary co, e-Nxt Financials Pvt Ltd, at Ludhiana, from Oct,04 to Sept,06. Reporting directly to GM- Legal, TATA Motor Finance at Mumbai about affairs in the State of Punjab and J & K. Ranked no 1, for highest recovery of 97 lakh rupees in northern region, in the second half of F.Y. 2005-06 for State of Punjab. Only star-performer in the region for being eligible for sponsored tour to Goa.

#### JOB PROFILE :

- Recovery of debts from 100% W-Off & NPA cases of Auto loans business Tata Motor Finance in the State of Punjab and J & K by using legal and subtle ways and means.
- Managing a network of Advocates at various locations and fixing their target linked Fee structure.
- Issuing Legal notice and Filing Police complaints for Cheating, Forgery and other provisions of law against defaulters for creating required pressure for settlement of loan account, out of Court.
- Finding present address and list of properties of defaulters before filing EP in Court. Executing Court processes issued by 138 NIA Courts in Mumbai.
- Follow up with Insurance Companies, their Grievance cell, Ombudsman Office, Consumer forums, wherever required, for processing of claims approvals in total loss case.

#### **Legal Officer with Lloyds Finance Limited** (Oct 2002 to Dec 2004)

Worked as Legal Officer based at Amritsar. Successfully negotiated with depositors to settle their case by accepting half the deposit amount, at a critical stage when Company had lost appeal even in the apex court and Conditional warrants were issued against MD in Execution proceedings.

#### JOB PROFILE :

- Managed about 100 cases, for and against Company litigation for Jalandhar hub.
- Successfully recovered money from defaulters by subtle ways and means where legal standing of the company was weak or where by way of execution of legal processes against notorious criminals and defaulters with political background.
- Defending the cases filed by depositors before various Consumer Forums, mainly on technical grounds or Negotiating for settlement of dispute by making payment, in instalments, as per Schedule given by Company Law Board.

#### **Associate Lawyer with T S Sandhu, Advocate** (June 2000 to Sept 2002)

Worked as Associate Lawyer based at Amritsar. Also worked as Retainer Legal Advisor for three local financiers and chit fund companies.

#### JOB PROFILE :

- Managed all legal documents and files and Assisted the senior in preparing arguments.
- Handled and won about 50 Injunction suits, Summary suits, Cheque bouncing and Consumer complaints independently.

#### **PROFESSIONAL QUALIFICATION :**

- C.S (Inter) from The Institute of Company Secretaries of India, New Delhi In the Year 2000 with Pass grade.
- LL.B. from Department of Laws, Guru Nanak Dev University, Amritsar in the Year 1999.

**ACADEMIC QUALIFICATION :**

- B.Com from Hindu College, Amritsar, affiliated to Guru Nanak Dev University, Amritsar in the Year 1996.
- 10+2 (Medical Stream) from P.S.E.B. in 1993.
- Matric from Hindu Sabha Sr Sec School, Amritsar affiliated to P.S.E.B. in the Year 1991.

**COMPUTER SKILLS :**

DCPA from TULEC, Amritsar covering MS DOS, Windows OS, MS Office application software, Foxpro, Unix, C and Oracle programming languages.

**AWARDS :**

National Scholarship in Matric

**PERSONAL INFORMATION :**

NAME : GAURAV SETH

FATHER NAME : SURINDER MOHAN SETH

D.O.B. : 13.09.1975

AGE : 46

SEX : Male

MARITAL STATUS : Single

CONTACT DETAILS : Permanent Address : 12,Beauty Avenue, Phase-I, Amritsar.

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