

Santosh Dinkar Sankpal

Monal Park,B-17,Gadital,Hadapsar,Pune-411028

Email Id : santoshsankpal1@gmail.com
Contact No : 9552679407
Languages : Hindi, English, and Marathi.
Hobbies : Traveling, Music,.
DOB : 11th November 1977
Marital Status: Married
Education : Bsc (Chemistry)
Pune University
: Hsc Maharashtra Board
: SSC Maharashtra Board

Objective: *A job opportunity, which inspires to develop a creative talent & enhance my complete personality. I am looking towards an opportunity in which I can utilize & develop my experience, creativity; contributing effectively to the success of the organization.*

Professional Work Experience:

Hands-On experience on software used in Collection, Recovery sector Oracle,POC, CLARIFY & BILLING, SIMPLIFY & APPLICATIONS.

HDB FINANCIAL SERVICES.

Collection Manager (Lap Collection)

1 March 2021 To till date

Job Responsibilities

- Handling Portfolio of loan against property collection Loan of pune.
- Frontline activity includes Handling Team of Field Executives for customer base of Demand to write off Bucket Collections.
- Review of sarfaesi case with legal team. Notice pasting sec 13 (2) Notices.
- Visiting Delinquent cases with Business team.
- Supervising & review daily legal activity sec 138 requisitions & arbitration requisition.

HDFC BANK LTD.

Deputy Manager (Tractor and Agri Collections)

1 March 2018 To 14 Jan 2021

Job Responsibilities

- Handling Portfolio of Tractor and Agriculture Loan of pune.
- Frontline activity includes Handling Team of Field Executives for customer base of Demand to write off Bucket Collections.
- Responsible for All Bkt collections of Baramati, Daund and Haveli Taluka.Pune District.
- Managing complete Demand Bucket (X Bkt) bucket in terms of maximum collection resolve More than 90% and Reduction in 90+ Bucket .
- Write of Collection 5% Tractor Suite.
- Visiting Agri crop collection with Business team.
- Supervising & review daily legal activity sec 138 requisitions & arbitration requisition.
- Attending court hearing dates. in arbitration cases EP file case .EP notices serve though belief to hirer & Grantor. With help legal advocate team.
- Tracing fraud and absconding cases with the help various means & network.
- Training of Feet on Street on regular basis on new collection policies and process on a routine basis.
- Implementing incentive schemes for good Collection DRA on routine basis to motivate and improve coll.
- Tracing & Repo activity done through repo agencies and bill processing.

MAGMA FINCORP LTD..

Deputy Manager (91-730 + Bkt Collections)

2014 To 24 Feb 2018

Magma possesses a diversified product portfolio: loans for cars and utility vehicles, commercial vehicles, construction equipment, tractors, used vehicles.

Job Responsibilities

- Frontline activity includes Handling Team of Field Executives for customer base of 91-730 Bucket Collections. Visiting Hirer & Guarantor address, Asset tracing with fos.
- Responsible for 91-730 Bkt collections of entire (Pune ,Kolhapur,Satara & Sangli) .
- Managing complete NPA bucket in terms of maximum collection roll back 15% and Roll Forward in 91-120 Bkt 20 % RF. & 70 % Nil collection target and 5% in 180 + Bkt.
- Supervising & review daily legal activity sec 138 requisitions & arbitration requisition.
- Attending court hearing dates. in arbitration cases EP file case .EP notices serve though belief to hirer & Grantor. With help legal advocate team.
- Tracing fraud and absconding cases with the help various means & network.
- Training of Feet on Street on regular basis on new collection policies and process on a routine basis.
- Implementing incentive schemes for good Collection DRA on routine basis to motivate and improve coll.
- Generating and preparing all reports regarding Collections, and other reports required by Head office on daily, weekly and monthly basis.
- Tracing & Repo activity done through repo agencies bill processing.

SHRIRAM TRANSPORT FINANCE COMPANY LTD.

Asst manager (Recovery 1 & Shriram Automall)

Sep 2010 To July 2014

Job Responsibilities -

- Frontline activity includes customer visit for Case resolution & for processing legal and repo activities for chronic defaulters.
- Responsible for recovery collections (DPD 180+) for pune branch .
- Collection process help of legal activity & Advocates in co-ordination with Zonal Head.
- Supervising cases that need Legal Counsel and responsible for the closure by the means of Sec 138, Lokadalat, Conciliation etc.
- Tracing asset and repo activity Nrtp Customers and absconding cases with the help various means & network.
- Managing proper track of daily cash and chq collections from executives and reconciliation of receipt books in co-ordination with backend.
- Co-ordination with the Customer Care, Billing Department. Network Team and the other Department
- To resolve the issue.
- Maintain MIS of Agency Performance Daily Collection Reports & Targets.
- In 2014 company gave additional charges shriram auto mall Solapur selling CV, CE & Car products.
- Conducting the auctions to sell the vehicle.

FULLERTON INDIA COMPANY PVT LTD.

Collection Officer (Personal Loan & two wheeler loan)

Sept 2008 To Aug 2010

Fullerton india is one of India's leading non banking and financial services groups, offering a wide range of financial services.

Job Responsibilities –

- Frontline activity includes customer visit for Case resolution collection in pune area.
- Responsible for NPA Collections of entire Hadapsar area east pune area through In-house
- Managing complete NPA bucket in terms of maximum collection roll back and nil collection target.
- Responsible for collections through In-house team & Repo two wheeler by Agency operation
- Supervising cases that need Legal case sending demand notices & Lokadalat, Conciliation etc.
- Tracing fraud and absconding cases with the help various means & network.
- Managing proper track of daily cash and chq collections from collections agencies and reconciliation of
- Training regular basis on new collection policies and process on a routine basis.
- Making capacity utilisation of fos and plan and tracking efficiency of fos.
- Proposing and implementing incentive schemes for agency and Collection on routine basis.
- Generating and preparing all reports regarding Collections, and other reports required by Head office on
- Updating Credit and sales on negative area, bad sourcing and also suggesting for fresh sourcing

**Atlas Documentary faciliators company pvt ltd (For HDFC BANK LTD
Pune.)**

Collection officer (Credit card Collections)

Oct 2007 To Aug 2008

Job Responsibilities -

- Handling Collection write off Bkt . Portfolio of Amravati & some part of Pune City & PCMC.
- Collection through tele calling of Amravati customers
- Visit to Pune based defaulter's residence and office address for recoveries and collections.
- Find out fraud and absconding cases with the help of good network.
- Take feedback regarding any address change, service issue/disputes, Settlements etc of the customers.

**Ajinkya Consultants Ind pvt Ltd., (For Reliance Communications Ltd.
Pune.)**

Team Leader.

Feb 2004 to Aug 2007

- Total 12 Field Executives.
- Have been responsible for all collection activities for the I-fos team in Pune city area.
- Maintained all the given targets by the parent organization.
- Distribute area wise outstanding list among collections executives.
- Visiting cases to cover targets shortfall by resolving disputes with the help of parent organization.
- Visiting to Non paying customer's residence and office for collections.
- Daily deposition of collected cash and cheque in the company.

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• **Personal Profile:**

- Ability to work on own initiative and as part of a team.
- Leadership skills involving managing, developing and motivating teams to achieve their objectives.
- Good analytical and problem solving skills.
- Dedicated to maintaining high quality standards.

Academic Qualifications:

Education	:	BSc (Chemistry)
University	:	Pune University.

Computer Proficiency

Basic Computer Applications, Knowledge of Excel & Completed basic Course Of Web designing.
