

## **CURRICULUM – VITAE**

**DILIP KUMAR THAKUR**

### ***Permanent Address***

***23/52, Patkapur,***

***Distt.- Kanpur***

***Pin # 208001***

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### **CAREER OBJECTIVE:**

Work with full efficiency and capability for the well sake of the organization.

### **EDUCATIONAL QUALIFICATIONS:**

- 1 B.A. from Magadh University, Bihar in 1993.
- 2 Intermediate from Bihar Intermediate Board, Bihar in 1990.
- 3 High School from BSEB, Bihar in 1988.

### **WORK PROFILE OF DUPUTY MANAGER '0-90' BKT COLLECTION:feb 2020 to till date**

- ❖ Manage collection of '0-90' bucket.
- ❖ Manage collection team of 7 collection executives
- ❖ Regular review of team & field visit to the overdue customers for collection in various locations such as: Kanpur, ,
- ❖ Always achieve resolution target & targeted maturity efficiency.
- ❖ To manage all legal activities through our legal executives.
- ❖ Maintaining all records & MIS as required by the management.
- ❖ Collecting sourcing business and giving to marketing personnel.
- ❖ Handling more than 2000 contract of '0-90' Bkt.
- ❖ Cracking Expired contracts on regular basis.
- ❖ Regular preparation of performance MIS Report (Bucket, Product, Tele callers & collection executives) & reporting to Management.
- ❖ Responsible for monthly compliance audit of In-house collectors.
- ❖ Design strategy for manpower usage at in-house level so as to meet collection targets at minimum costs and prevent customers from getting delinquent.
- ❖ Ensure company policies are adhered by the team.
- ❖ Guiding the Tele callers & collection executives to achieve the targets.

### **WORK PROFILE OF BRANCH MANAGER UNNAO :magma fincorp from 2006 to 2018**

- ❖ Manage all sales & collection activities.
- ❖ Manage team of 10 Field officers & one Area Manager.
- ❖ Portfolio Management.
- ❖ Manage collection of 0-60 Bkt of Branch
- ❖ Maintain relationship with dealer.
- ❖ Focus on used & tractor (high yield) business.
- ❖ Track, Diagnose and Initiate Corrective and preventive actions to enhance the process performance.
- ❖ Carry out Root Cause Analysis for low performance on various process KPI parameter and train the officers to meet their individual KPI norms
- ❖ Regular review of team & field visit for sales & to the overdue customers for collection in various locations

### **WORK PROFILE OF DUPUTY MANAGER '0-90' BKT COLLECTION:**

- ❖ Manage collection of '0-90' bucket.
- ❖ Manage collection team of 3 Tele callers & 11 collection executives
- ❖ Regular review of team & field visit to the overdue customers for collection in various locations such as: Kanpur, Ghatampur, Banda, Hamirpur, Mahoba, Unnao, Kannoj, Farrukhabad, Etawah, Mainpuri, Jhansi, Lalitpur etc.
- ❖ Always achieve resolution target & targeted maturity efficiency.
- ❖ To manage all legal activities through our legal executives.
- ❖ Maintaining all records & MIS as required by the management.
- ❖ Collecting sourcing business and giving to marketing personnel.
- ❖ Handling more than 2000 contract of '0-90' Bkt.
- ❖ Cracking Expired contracts on regular basis.
- ❖ Regular preparation of performance MIS Report (Bucket, Product, Tele callers & collection executives) & reporting to Management.
- ❖ Responsible for monthly compliance audit of In-house collectors.
- ❖ Design strategy for manpower usage at in-house level so as to meet collection targets at minimum costs and prevent customers from getting delinquent.
- ❖ Ensure company policies are adhered by the team.
- ❖ Guiding the Tele callers & collection executives to achieve the targets.

### **WORK PROFILE OF OPERATION EXECUTIVE IN ANIL VIDYARTHI & ASSOCIATES:**

- Completing the Direct and Non Direct Files received from Direct Sales Officers, DMA's and Franchisee.
- Dealing with Operations (Mumbai) for Disbursement of cases, issues resolutions, dealer payments etc.
- Dealing with franchisee, Respective Sales Officer for issue resolution of file before disbursement.
- Maintaining the Tracker of cases done of new vehicles, Refinance and Cash Loans (GAF) that contains no. of cases done, total disbursement amount, customer & contract IRR, Portfolio IRR, RC incentives and no. of cases of DMA's separately, Dealer's Account etc.
- Dealing with customer for resolutions his complaints like not received of quarterly statement issued from head office, not pickup of monthly EMI, not received of receipt of EMI, not received the NOC, not received the repayment schedule and any type of correspondence.
- Dealing with Dealers for delivery of vehicles, dealer's payment disbursement, sale letters of vehicles delivered etc.
- Dealing with Customer's for completion of all the paper formalities before the delivery of vehicle or payment to Dealers / Customers.
- Making the Case on CDL (Citi Dealer) for booking the cases.
- Handling the PDD's (Post Disbursement Documents) collection and updation of Non Direct cases.

### **PERSONAL DETAILS:**

Father's Name : Late Shri Dhaneshwar Thakur

Date of Birth : 20-01-1975

Marital Status : Married

Language Known : Hindi & English

Hobbies : Listening Music, Travelling & Cricket.

### **ABILITY:**

- ❖ To perform and make stand up decisions, to work under any circumstances, upfront leadership as well as capability of developing and leading storm teams. High regards for honesty and integrity both privately and in business. Good motivator.

**REFERENCE:**

Mr. DEVESH GUPTA 9935542789

*Date:*

*Place:* Kanpur

***(Dilip Kumar Thakur)***