

Santosh kumar



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Address for communication:
SANTOSH KUMAR
S/O PARMESHWAR LAL
OPP: GANPATI APPARTMENT,
T.C.I Compound,
JANAK KISHORE ROAD
PO+PS- KADAM KUAN,
PATNA-800003.

Personal Information

Nationality : Indian

Father's Name : Mr.
Parmeshwar lal

Date of Birth : 05th June
1985

Sex : Male

Blood Group : B + ve

Marital Status : Married

Passport No : V2291015

Languages : English ,Hindi

Permanent Address :
Janak kishore road ,
T.C.I compound,
Opp: Ganpati Complex,
Kadam kuan,
PO+PS- Kadam kuan,
Patna-800003.

Career Objective

My objective is to add values to my organization and grow as an individual being..

Key skills

12 Yrs+ Experience in Collections (LAP, Mortgage, Car, Commercial vehicle. HCV, Construction Equipment), Target Achievement, MIS reporting, Collections process, Cost benefit analysis, Administration work.

Certified

DRA (Debt Recovery Agent) with 86%

Work Experience

1) Company: POONAWALLA FINCORP LTD.

Designation : State Head (Senior Manager-Collections) - for BIHAR & JHARKHAND.

Duration : Since 1ST AUG 2017...

Job Profile : 90+Collections (Recovery) in Mortgage Loan , LAP , BL,SME , PL Tractor, Auto, CE , CV, HCV.

- Using SARFAESI Act for Property possessions (Residential/Commercial), in Mortgage Loans, Home loans, to recover with auctions.
- Periodically review portfolio health and devise action plans for minimization of divisional NPAs
- Reviewing and allocations of targets for the division.
- Monitoring of divisional collection performance in Branches.
- Effective monitoring and review of the Collections Divisional Team.
- Resolution of escalated cases of non-payment of dues.
- Continuous monitoring the delinquency of the division, Bucket-wise & DPD wise focus.
- Authorization for initiation of legal proceedings, repossession as per defined policy.
- Review of account allocations and collections targets.
- Track Regular follow up with them default customer through team.
- Ensuring timely and profitable disposal of seized stock & safe custody of seized products.
- Minimize losses on stock liquidation & timely repossessions to minimize losses.
- Continuous review and evaluation of the repo agents & maintain relationship with the yard
- Record keeping for fulfilling requirements of Audit & Policy Compliances, Legal Compliances.

2) Company: Arcil Arms (Asset Reconstruction Company of India Ltd...)

Designation : Chief Manager(Recovery)- for Bihar & Jharkhand

Duration : 28th APRIL 2015 -to- 30th SEP 2017 (2years 3 months)

Job Profile: Branch Manager & Collection manger – For managing Portfolio in Home Loan, LAP, SME, MSME.

- Using **SARFAESI** Act for Property possessions (Residential/Commercial), in Mortgage Loans, Home loans, to recover with auctions.
- Collection Discipline, Proper receipting, Audit Ratings
- Improve recovery rates on write off Portfolio
- To maintain relationship with customer for the overdue payments. Handle and resolve customer queries effectively
- To comply with the process, procedures as defined and ensure its effective implementation at all times

Also as authorized officer to make use of Legal tools (SARFAESI, DRT (OA), DART, DM FILLING and Liaising for ORDERS, PROPERTY POSSESSION in effective manner for fast Collection and Branch growth with Profitability.

Area Covered : Bihar & Jharkhand (PATNA, MUZAFFARPUR, GAYA, ARA , AURANGABAD, JAMSHEDPUR, DHANBAD, RANCHI, RAMGARH, BOKARO, WEST SINGBHUM, DEOGARH)

3) Company: HDFC BANK LTD. Retail Asset, CTG(Commercial Transportation Group)

Designation : Assistant Manager(Collections)-North Bihar-Collections Manager for (CV, HCV , CE, ME)

Duration : 4th FEB 2013 –to- 27th April 2015 (2years 3 months).

Area Covered: North Bihar (MUZAFFARPUR, SAMASTIPUR, SITAMARDHI, DARBHANGA, MADHUBANI, MOTIHARI, BETIAH, PURNEA, KATIHAR, BHAGALPUR, KHAGARIYA, BEGUSARAI, LAKHISRAI)

Job Profile: Managing CTG (Commercial transportation Group) Portfolio.

- Follow-up with customers for their overdue amounts, while adhering to internal and External guidelines on code of conduct (COC) are maintained at all times
- Responsible for improvement of Late bucket delinquency
- Meet collections targets on late delinquency through set KPIs
- Improve recovery rates on write off Portfolio
- Collection Discipline, Proper receipting, Audit Ratings
- Daily field visits and follow ups, ensure 100% coverage of field account, escalate problematic cases for further action, and ensure feedback for each cases is documented at the end of day.
- To maintain relationship with customer for the overdue payments. Handle and resolve customer queries effectively
- To comply with the process, procedures as defined and ensure its effective implementation at all times.

4) Company: MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD.

Designation : Customer Manager (Senior product Executive) Business for CV Loan, Car Loan, HCV Loan and Construction Machines loans), Field investigation.

Area Covered: BEGUSARAI, KHAGARIYA, and SAMASTIPUR.

Work Profile: - handling Sales development, file processing, PDD collection, handling dealer point, coordinating sales persons. Field investigation, Collection monitoring (Recovery), Team management.

- Daily field visits and follow ups, ensure 100% coverage of field account, escalate problematic cases for further action and ensure feedback for each cases is documented at the end of day.

Duration : 2nd March 2010 to 15th NOV 2012, (2years 8 months.)

5) Company : Pantropic (Mumbai)

Designation: Territory Manager - sales.

Work Profile: Marketing, Appointing Dealer point, Managing Distribution-channel & Services to the customers..

Area Covered: HARBOUR LINE, CENTRAL LINE and WESTERN LINE.

Duration : Six months (August2009-Feb2010) (6 months)

6) Company : SHYAM MOSQUITONET INDUSTRYCENTER (Bihar)

Designation: Manager (Business & Manufacturing)

Duration : Eighteen months (June2006-Dec2007) (1 year 6 months)

Work Profile: Marketing, Managing Staff work, Process Control, Quality control & Goods Delivery.

Summer Internship

Worked as **Marketing executive**, with **Oxygen service India Ltd.**

- Conducted market research, product conceptualization, problem solution service, and development work for the company.
- Worked on ideas from research for development and also learned about the proper Distribution management and control, appropriate for the existing and potential customers.

Education

DRA Certified (Oct-21)

Percentage- **80%**.

M.B.A :2008-10(June)

Institute Of Business Studies & Research (IBSAR), Navi Mumbai

Affiliated to Tilak Maharashtra Vidyapeeth University, Pune.

Percentage- **60.12%**.

Specialization: Marketing.

Degree,(B.C.A) : 2003-07

Indira Gandhi National Open University.

Percentage – **59.67 %**

Senior Secondary (Intermediate , I.sc) :2001-03

Patna Collagiate High School (B.I.E.C),
(Math, Phy, Chem).

Percentage – **57 %**

Higher Secondary(Matriculation) : 2000

Sant.Xavier's High School Patna (B.S.E.B),

Percentage – **68 %** .

Computer Proficiency

- Operating System: - MS-Dos, Windows-Vista, Windows-XP, Windows-98
- MS Office- PowerPoint, Excel and Word.
- Frequent user of Internet.
- Web Surfing.

Workshops and seminars

- **Personal effectiveness** and Customer **Interaction training** at **HDFC Bank**.
- Attended five days outbound **Management Development** Programs at Lonavala.
- Facilitated Management Development Programs as trainee under **Charioteers** at Lonavala.
- Successfully completed **DRONA LABORATORY TEST** of Mahindra & Mahindra Financial Services Ltd. At Chennai
- Attend a seminar on **Total Quality Management** held at IBSAR College Navi Mumbai. Participated in a three days **Business Simulation** workshop.

Achievements

Won Excellence in fine arts award in year 2000,at Sant. Xavier's High School Patna.

Hobbies

- Net surfing
- Cooking.
- Traveling.
- Reading Hindi literature.
- Painting

DECLARATION:-

This is to certify that all the information provided here is correct to the best of my knowledge and belief, and I promise to abide by the norms laid down by your esteem Organization.

Date:

Place: PATNA

(Santosh Kumar)