

PRADEEP KUMAR SHARMA

129/263, TULA RAM BAGH, ALLAHABAD
7080431888,9936571596 Email: pradeepnsharma@rediffmail.com

Objective: Seeking a **State Collection Manager** position in **Finance / Automobile** sector, utilizing rich experience of nearly **16yrs.**

- ⇒ Solid track record of consistent, excellent performance in **Business strategy planning** and **Implementation**
- ⇒ Demonstrable Leadership Qualities
- ⇒ Possess excellent interpersonal, communication and organisational skills with proven abilities in **Customer Relationship Management** and Planning

CORE COMPETENCIES

Business Development

- Managing business development activities and accountable for the top-line profitability and increased sales growth
- Developing prospective clients across sectors for deeper market penetration
- Executing effective plans designed to assure achievement of agreed-to volume, market share and profit objectives

Channel Management

- Identifying and networking with financially strong and reliable dealers/channel partners, resulting in deeper market penetration and reach
- Evaluating performance & monitoring distributor sales and marketing activities

Team Management

- Leading, training & monitoring the performance of team members to ensure efficiency in sales operations and meeting of individual & group targets
- Scheduling team assignments to achieve the pre set goals within time, quality & cost parameters

CAREER HISTORY

Poonawala Fincorp Ltd. State Collection Manager (Sep 2021 to Till Date)

- Taking Care of 0-90 Bucket Including Provisning NPA
- Accountable for collections of Commercial Vehicle, Construction Equipment, Private Vehicle, Farm Equipment.
- Taking care of Entire UP East, Allahabad, Mirzapur, Sonbhedra, Varanasi, Azamgarh, Mau, Ghazipur, Ballia, Jaunpur, Pratapgarh, Kaushambi.
- Handling a portfolio of almost 1100 cases with asset value of 43 Cr.
- Collection Efficiency boosts up to 110% with drastic reduction in NPA levels.
- Develop & initiate recovery strategies in case of default & provide alternate options to confirm regular payment for exceptional cases.
- Network with clients for securing of installments within the defined due date send reminders to clients for recovering of principal & interest amount.
- Very good network with repossession agents across India
- Negotiated settlement of accounts and reasonable payment arrangements within corporate guidelines
- Maintained the integrity of the company policies and procedures to adhere to the Fair Debt Collections Practice Act (FDCPA).
- Monitor and supervise the daily collection of outstanding receivables; manage collectors to optimize performance and results; establish dialer campaigns and dialer focus based on delinquency trends.
- Maintained the integrity of the company policies and procedures, which is to treat every customer with the highest level of respect, both internal and external.

Cholamandalam Investment & Finance Company Ltd. Area Collection Manager (Jan 2018 to Aug 2021)

- Accountable for collections of Commercial Vehicle, Construction Equipment, Private Vehicle.

- Taking care of UP East, 5 Branches, Basti/Sant Kabir Nagar/Maharaj Ganj/Sidharth Nagar/Dumariaganj.
- Handling a portfolio of almost 1900 cases with asset value of 123 Cr.
- Collection Efficiency boosts up to 110% with drastic reduction in NPA levels.
- Develop & initiate recovery strategies in case of default & provide alternate options to confirm regular payment for exceptional cases.
- Network with clients for securing of installments within the defined due date send reminders to clients for recovering of principal & interest amount.
- Very good network with repossession agents across India
- Negotiated settlement of accounts and reasonable payment arrangements within corporate guidelines
- Maintained the integrity of the company policies and procedures to adhere to the Fair Debt Collections Practice Act (FDCPA).
- Monitor and supervise the daily collection of outstanding receivables; manage collectors to optimize performance and results; establish dialer campaigns and dialer focus based on delinquency trends.
- Maintained the integrity of the company policies and procedures, which is to treat every customer with the highest level of respect, both internal and external.

SREI Equipment Finance Limited.

Manager (Dec 2015 to Jan 2018)

- Accountable for collections of Pre-Owned/CME/SME/Equipment.
- Taking care of Eastern UP, Gorakhpur, Faizabad, Basti, Bahraich, Gonda, Barabanki, Lucknow Kanpur Banda Mahoba.
- Handling a portfolio of almost 350 cases with asset value of 50cr in pre-owned/CME/SME, portfolio of 60 cases in Business Asset with asset value of 10cr.
- Collection Efficiency boosts up to 110% with drastic reduction in NPA levels.
- Develop & initiate recovery strategies in case of default & provide alternate options to confirm regular payment for exceptional cases.
- Network with clients for securing of installments within the defined due date send reminders to clients for recovering of principal & interest amount.
- Very good network with repossession agents across India
- Negotiated settlement of accounts and reasonable payment arrangements within corporate guidelines
- Maintained the integrity of the company policies and procedures to adhere to the Fair Debt Collections Practice Act (FDCPA).
- Monitor and supervise the daily collection of outstanding receivables; manage collectors to optimize performance and results; establish dialer campaigns and dialer focus based on delinquency trends.
- Maintained the integrity of the company policies and procedures, which is to treat every customer with the highest level of respect, both internal and external.

MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD

Portfolio Manager August 2014 to Nov 2015

- **Generate high volume business for growing portfolio**
- **Keep eye on Early Warning Signal (E.W.S.)**
- **Hard working on NPA Cases**
- **Making friendly atmosphere with Dealer and costumer**
- **Specialty to solve Hard bucket cases**
- **Good Command on Local market (AGRA/MATHURA/ETAH/FIROZABAD/SHIKOHABAD/ALIGARH/HATHRAS)**
- **Very good relation with Repossession agents in North India**

- **Support recovery team and legal team to solve cases**

HINDUJA LEYLAND FINANCE LTD

Branch Manager July 2010 to Aug 2013

- Controlling and regulating all branch activities
- Support sales team to create good Business Volume through Local Markets (Agra, Mathura, Tundla, Mainpuri , Etawah, Hathras, Aligarh Firozabad)
- Creating Business in all segment like HCV/LCV/SCV/MUV/Three Wheeler
- Achieve new targets month by month
- Support recovery team to repossessed vehicle.
- Support collection team to cash Collection.
- Support business team to maintain relationship between dealer's and branch
- Monitoring all queries of dealer's and customer's
- Support credit team to maintain funding issues

SONATA FINANCE PRIVATE LTD, ALLAHABAD

A.M. (Audit Manager) (May 2009 to 03 May 2010)

- You are expected to visit 3 centers per day of 5 days working per week; this will add up almost 60 centers per month. While choosing the center you need to make sure that 50 of the business Executives are covered per month.
- In the center surprise visit you have to report about the loan Disbursement, Loan utilization status min 200 in no, Center Attendance recovery mechanism etc on the set format designed by us.
- To check the poverty status of minimum 50 the vouchers in that particular month; various control books, reconciliation of the bank, ideal fund position, utilization of the staff etc.
- Audit report need to send on the weekly basis on every set by e-mail/courier.
- All serious violations of the operations and Accounting manuals are to be reported for necessary action.

FULLERTON INDIA CREDIT CO LTD, ALLAHABAD

R.O.(Relationship Officer) (Apr 2008 to May 2009)

- Collection of Loan Amount.
- Good Knowledge about Personal loan
- Ability of Create Good Refinance Business Volume through Local Markets.
- To achieve monthly target given by the company.
- Create awareness among the people about the product

ACHIEVEMENTS

- **Getting Number one rating in Sonata Finance Pvt Limited, Allahabad in 2009.**

EDUCATION

- **Graduation from Allahabad University (B.A.) in 2004.**

TECHNICAL QUALIFICATION

- **Operating System** Microsoft Windows 98/2000/2003/2007

PERSONAL PARTICULARS

- Date of birth: 18th Mar 1978
- Father's Name: Sri R.S. Sharma
- Languages Known: English and Hindi
- Proficient in Windows, Internet, MS Access and all versions of Windows
- Permanent Address: 129/263 Tula Ram Bagh, Allahabad
- Marital Status: Married
- Mobile: +91-7080431888.

DECLARATION

I hereby declare that all above information are true and correct to the best of my knowledge and belief and my candidature may be cancelled if any of above is found incorrect.

Date:

Place:

(Pradeep Kumar Sharma)