

**Rakesh Kumar Saxena**  
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9935168821

#### **Job Objective**

***Seeking new opportunities in the Legal and Collection Department of a dynamic growth-oriented organization.***

#### **Professional Synopsis**

- ✓ Qualified Law graduate with 28 years' experience in handling legal affairs.
- ✓ Experience in handling, resolving and improving Collections for NPA assets.
- ✓ **Proficient in providing corporate consultancy services; drafting legal documents and assisting legal professionals to appear before courts and tribunals.**
- ✓ **Well versed with the provisions of Arbitration Act, Companies Act, Civil Law, Criminal Law, Insurance Laws, Negotiable Instruments, and various other acts & laws, MACT.**
- ✓ An effective communicator with exceptional relationship management skills & adept at maintaining cordial business relations with legal counsels and other external agencies.

#### **Career Highlights**

**PoonaWalla Fincorp Ltd.**  
**State Collection Manager,**  
**2013 – Present**

##### **JOB PROFILE**

- Experience in handling, resolving and improving Collections for NPA assets.
- Having wide range of experience in handling 6-730+ buckets from past 10 years.

**Magma Fincorp Ltd.**  
**Asst Legal Manager,**  
**State Head ARD Legal, UP.**  
**2010 - 2013**

##### **JOB PROFILE**

- Supporting and motivating a team of about 6 people, providing and strengthening support systems and processes, like providing Ready-to-use Legal MIS, ensuring that legal action is initiated in each case and ensuring that court orders and processes like summons and warrants are being

executed, by taking care of incentive issues, by communicating a transparent Reward and Punishment system.

- Practicing Management by example, by actually going into the field and helping team members solve difficult cases. Sitting with each team member, reviewing cases and giving strategy and to-do list in allocated cases to help them achieve performance benchmarks.
- Acting as one-stop person for vetting and authenticating property proofs collected by all team members of collection. Helping the team in devising and executing legal strategy for solving cases accordingly.

Recovery of debts from 100% PROV & NPA cases of vehicle finance of by using legal and subtle ways and means.

Follow-up defaulters acting as search and investigating agent, also taking Feed back from dealers/remedial department/repossession agent. Negotiate for settlement of case within the broad policy and guidelines of the company.

Managing a network of Advocates at various locations and fixing their targets And designing their incentives Filing & Following up Legal notice and then Police complaints u/s 406/420/467/468/471 IPC and other miscellaneous Provision of law against defaulters.

Issuing necessary advice for initiating arbitration proceedings and executing awards by filing application in the concerned civil court after locating defaulters and their list of properties. Also executing summons/warrants against defaulters in complaints u/s 138 NIA filed in the court of Metropolitan Magistrate at Kolkata and Local at Kanpur UP

### **Baidyanath Ayurved Bhawan Ltd.**

**Naini, Allahabad UP**

**1994-1998**

Baidyanath Ayurved Bhawan exported ayurvedic medicine and is a renowned brand in this industry.

Handling legal matters related to pharmacy industry.

**1999 - 2006**

Practiced as advocate in District Court Jhansi

**2007- Present**

Worked as State Legal Manager ARD in Magma Fincorp Ltd and looked after cases in the territory of UP.

Working as State Collection Manager from past 9 years with Magma/ Poonawalla Fincorp Ltd and having wide range of experience in handling 61-730+ buckets.

### **Core Competencies**

#### Legal Documentation

- Preparing Case Papers, Plaints, Written Statement, Affidavits, Writ Petitions, Caveats and Appeals for various legal proceedings.

- Drafting and vetting contracts, agreement and various other legal documents viz, MOUs, lease agreements, etc.

#### Legal Affairs

- Appearing before High Courts, District Session Courts, Consumer Court and various other courts / tribunals for resolving critical issues in close co-ordination with Advocates.
- Handling cases under Arbitration Act, Civil Law, Criminal Law, Company Law, Property Law, Negotiable Instruments Act etc.

#### Recovery Management

- Recovery management through monitoring of collection & recovery process thereby maximizing revenue generation & minimizing irrecoverable debts.
- Handling high value cases/ defaulters/ insolvent clients and initiating appropriate legal actions against them.
- Analysis and segregation of defaulting clients into hard & soft cases. Formulating & implementing strategies for liquidating hard cases within targeted time frames.

#### General Administration

- Responsible for overall legal issues in the region.
- Coordination with Company Legal Counsel.
- Responsible for coordinating with district administration, police etc

#### **Educational Credentials**

1991                **B Com.** from Bundelkhand University Jhansi  
 1994                **LL.B** from Bundelkhand University Jhansi.

#### **Other Assignments**

- Enrolled as Advocate in the Bar Council OF Uttar Pradesh, Allahabad, since Dec-1994.

#### **Personal Details**

Father's Name                :        Mr. V.N. Saxena  
 Permanent Address        :        155,Goshaipura Behind Laxmi Cinema Jhansi  
 .Contact Details            :        9935168821  
 Date of Birth                :        JUNE 11, 1972.

#### **References**

Sai Swaroop  
 Senior Vice President, IndusInd Bank  
 9840085219

Amit Kumar Nigam  
 Senior Legal Manager, HDFC Bank  
 9005113329

