

Pradeep Saxena

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Career Objective

To work in an organization that appreciates inattentiveness, demands analytical skill, provide a challenging performance driven environment and a wide spectrum of experience to grow & excel in my career. I aim to create meaningful contribution to the organization through my skills and abilities and to continuously improve on my professional knowledge and skill.

PROFESSIONAL SYNOPSIS

- A multi-faceted professional with **Over 16 years** of experience in Client Servicing, Collection, Business Development and Team Management across organizations.
- **Products Handled:** Car Tractor ,CV CE PL LMV LCV Used Car & SME Pool
- **Former Magma Fincorp Ltd Presently -As a State Head Collection -Poonawalla Fincorp Ltd-Fp from-21 May-2020 to Till date Based in Bhopal (MP)**
- **Current Responsibilities:**
- Manage the 0 to 90 Pool in turns of Resolution and flow
- In-depth understanding of collection operations inclusive of planning recovery from clients against NPA accounts after providing advice on the various payment options.
- Apply to legal tools for collection and establishing terms of payment as well contacting people by follow ups though legal to inform them of default account.
- Proficient in following recovery management through monitoring of collection team & recovery process thereby maximizing revenue generation & minimizing irrecoverable debts.
- Acting as an escalation gate to resolve critical issues of the team members. Skills in conducting various technical training & legal sessions for enhancing the performance and quality of service.
- Well versed with the entire legal job like Arbitration, Sec 138 NI ACT, Execution cases, etc.
- Proven ability in maintaining cordial relation with local Police and Court as well as taking approval from approval authority for settlement.
- Enterprising leader with abilities in leading motivated teams towards achievement of organisational goals and adherence to industry best practices.

TVS Credit Service Ltd, Jhansi/Agra-UP (Since 6th Sep 2018 to 20 May-2020)

Area Collection Manager - Soft collection & Hard recovery

Jhansi/Agra-UP(Bundalkhand Hub)

- **Products Handled:** Tractor .Car & PL

Current Responsibilities:

- Handling Entire Jhansi/Agra-UP(Bundalkhand Hub) as **Area Collection Manager - Soft collection & Hard recovery**
- Managing Collection of Tractor Loans
- Managing Team of 3 TCM & 12 On Roll Staff in Jhansi/Agra-UP(Bundalkhand Hub).
- Handling Soft collection & Hard recovery review on daily basis
- Designing strategy of recovery team for Jhansi/Agra-UP(Bundalkhand Hub) & adjoining cities of U.P.
- Generating MIS reports
- Making credit decisions for difficult & complicated cases
- Settlement of disputes with our customers
- Properly follow up with the collection executive to daily basis payments and same the share with our seniors.
- Coordinating with different departments like Sales, Debt and Quality Team in all Infant Case (property attached case) & Non Starter cases.
- To ensure daily review & training collection executive to weekly Basis highlight the all break PTP and proper review with collection executive and resolve the matter.
- Monitoring collection Scoring of DRA on daily, weekly and monthly basis and providing feedback on the seniors and Dealership Managements .
- Minimizes delinquencies and recovers revenue by performing collection activities
- Daily basis 10 cases per DRA allocate in M collection and highly focus quality of visit.
- Improves collection efforts by identifying, analyzing, and recommending loss litigation opportunities
- Avoided foreclosures and lost revenue by initiating foreclosure process and following through with stipulation and forbearance agreements
- Execution of section 9 / 17 i.e Receiver Orders.
- Filing Arbitration Award for execution in courts



- Police complaint in fraud cases against Dealer / Customer & complaints u/s 156(3) Cr.P.C.
- Responsible for cases U/s 138 of Negotiable instruments Act, Coordination with various Police Officials of the concerned police stations to get BW & NBW executed to recover the money in Loss on Sale.
- Planning for Conciliation camp / Lok adalat for delinquent customer to recover amount on less cost.

Kotak Mahindra Bank Ltd, Bhopal-(MP) (Since 25-Aug-2015 to 4-09-2018)

**State Head - Soft collection & Hard recovery
Bhopal (MP2)-31Dist**

Product-handle-tractor and Car

Current Responsibilities:

- Handling Entire **Bhopal (MP2)** as **State Head - Soft collection & Hard recovery**
- Managing Collection of Tractor Loans
- Managing Team of 16CH, 3Location Head & 90 Off Roll Staff in MP2 .
- Handling Soft collection & Hard recovery review on daily basis
- Designing strategy of recovery team for MP2 & adjoining cities of M.P.
- Generating MIS reports
- Making credit decisions for difficult & complicated cases
- Settlement of disputes with our customers
- Involved in enhancement of customer base
- Executing Legal Actions in Overdue Cases as per Policy
- Responsibility of Reversal of NPA accounts of allocated Portfolio.
- All aspects of Pre & Post Repossessions to Delinquent Assets
- Vendor Management- Agreement Signoff, Payments, Performance Evaluation and grievances handling.
- Monitoring of physical Field Inspection team required for recommendation of loans.
- MIS reporting of Collection across all buckets for both the markets on daily basis to the management.
- Managed and Exceeded monthly goals
- To ensure first visit complete with in first week in all cases & all cases put the remark in M Collection system.
- Properly follow up with the collection executive to daily basis payments and same the share with our seniors.
- Coordinating with different departments like Sales, Debt and Quality Team in all Infant Case (property attached case) & Non Starter cases.

L&T Finance Ltd , Baran(Rajasthan) (Since 04 march 2014 to 21-Aug-2015)

**Branch Manager
Baran(Rajasthan)**

Current Responsibilities:

- Managed Team Size of 6 Field Officers Both Sales & Collection.
- Successfully Managed Cluster Profitability.
- Maintain Good product Mix Quality of Farm (New & Used Tractors), LCV, Auto, & Refinance
- Maintain Manpower Productivity in Both Sales & Collection.
- Assisted superiors to design tractor policies and schemes for the State.
- Successfully Achieved Cluster Targets in Sales as well as Collection efficiency, Debtors/GNPA to Book size ratio.

Mahindra&Mahindra Financial Services Ltd,(5 NOV-2005 to 3-March-2014)

Team Leader Collection – Sagar (MP)

JOB Profile & Responsibilities

- To manage a team of 6 Field Executives located in different
- Responsible for collection & process of Commercial Vehicle & Passenger Car, Tractor & CE for these locations along with field & forum vertical i.e. Sagar & surrounding areas
- Responsible for collection of Vehicle finance.
- Maintaining strong collection figure in order to keep the business profitable.
- To achieve the sales target, activity planning with dealers.
- Offering new finance schemes based upon customer's preferences.
- Strong focus on outsourcing of cases by doing loan mela etc, thereby promoting dealer & finance sales.
- To maintain the delinquency level, field visit as and when required.
- Responsible for Collecting of EMI and Overdue for FES, private segment as well as Commercial vehicles.
- Responsible for minimise the NPA account and delinquent account for the location.
- Responsible for field investigation, recovery as well as top-up loans on existing contracts.
- Responsible for collection of Pre Disbursement Document as well as Post Disbursement Document for given loan.
- Planning for Conciliation camp / Lok adalat for delinquent customer to recover amount on less cost.
- Monitor legal proceedings with in-house & external legal team / advocate .Assessing the nature of legal action to be taken on case to case basis cost effectively. Execution of the legal tool in phased manner. Due diligence in vendor agreements, vetting and execution of the same.
- Responsible for initiating legal cases against delinquent customers & repossession of default vehicles.
- Responsible for managing/controlling delinquent portfolio in the branches, maximizing collection and minimizing losses.
- Managing collection team. Ensuring team follow the collection processes.
- Monitoring and reviewing the collection performance on daily & weekly basis.



Academia

- High school-BTI-school -1993
- Higher secondary-BTI school-1995
- B.Com. from Jiwaji University -1999

Personal Details

- Father's Name :Late- Shri M.L Saxena
- Age : 17-11-1977
- Marital Status :Married

Address :H-26 Nandgiri mention Amarkantak Enclave Near Tej Singh Complex Seva Nagar Gwalior-474003

- Languages Known :Hindi & English

References :-

- Kuldeep Negi

Zonal Head
IndusInd Bank

9977724614

- Ankit Bangar

Area Accountant
Mahindra & Mahindra Finance Services Ltd
9993200715

