

# ANIL KUMAR

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## Job Objective

*Seeking managerial assignments in Operations / Business Development / Relationship Management with an organisation of high repute in Banking/ Financial Service industry.*

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## Professional Profile

- ❑ Over 9.5 years of rich experience in Business Development, Operations and Collection in Banking/ Financial Service Sector.
  - ❑ Last working with **Poonawalla Fincorp Ltd., Bareilly, UP as Collection Manager (CV/CE/TRL & PC).**
  - ❑ Expertise in managing branch operations, collection and implementing strategies towards enhancing market penetration, business volumes and growth with collection.
  - ❑ Extensive experience in managing all aspects of Claims of various product portfolios and providing leadership to Branch operations.
  - ❑ Proficiency in customer service operations for rendering and achieving quality services with the ability to support and sustain a positive work environment that fosters team performance.
  - ❑ Possess excellent interpersonal, communication and organisational skills with proven abilities in training & development, customer relationship management and planning.
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## Core Competencies

### Business Development

- ♦ Conceptualising and implementing competent business strategies to market a wide range of banking and achieve pre-set sales and profit targets.
- ♦ Exploring potential business avenues to penetrate new accounts and expand existing clientele; negotiating and finalising terms.
- ♦ Appointing and monitoring the performance of marketing personnel / agents to ensure efficiency in sales operations and meeting of revenue and collection norms.

### Client Relationship Management

- ♦ Identifying and networking with prospective clients, generating business from the existing accounts and achieving profitability and increased sales growth.
- ♦ Building and maintaining healthy business relations with high net worth and corporate clients, ensuring high customer satisfaction matrices by achieving delivery & service quality norms.
- ♦ Handling customer centric banking operations & ensuring satisfaction by achieving delivery & service quality norms.
- ♦ Interacting directly with clients and redress queries & issues to their optimum satisfaction & resolving crucial and long pending complaints at the branch involving close interaction with HO.

### Insurance Claims

- Managing activities pertaining to issuance of policy documents. Performing claim procedures involving assessment of the validity of claims and processing of applications in compliance with the regulatory requirements.
- Carrying out insurance claims, reassessing them regularly & making recommendations for the settlement of claims.

### Team Management

- ♦ Managing & monitoring the performance of team members to ensure efficiency and meeting of individual & group targets.
- ♦ Determining training needs of associates and conducting suitable training programmes to enhance their operational efficiency leading to increased productivity.
- ♦ Providing direction & motivation to the field collection team for ensuring optimum performance.

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## Organizational Experience

**13 May 2019 to till date with Poonawalla Fincorp Ltd., Bareilly, as Collection Manager (CV/CE/TRL & PC).**

***Role & Responsibilities;***

- ✓ Handling collection (60+ - 450 Bucket) looking after from Bareilly area office.
- ✓ Managing around 6 SRCs Staff of Bareilly Area office.
- ✓ Responsible for the entire Collection Portfolio of commercial vehicle (CV/CE/TRL & PC) .
- ✓ Coordinating with Repo agents, for repo the delinquent customer vehicle.
- ✓ Personal visit on Group and High Value Accounts.
- ✓ Identifying & recruiting manpower / vendors & imparting training to new team members on all aspects of Collection including Field collections / Legal / Repossessions / MIS maintenance, etc
- ✓ Settle the cases as per company policy.
- ✓ Reporting to the Area Collection Manager

**28 Sep 2015 to 01 Feb 2019 with HDB Financial Services Ltd., Bareilly, UP as Collection Manager (CV/CE).**

***Role & Responsibilities;***

- ✓ Handling collection (X to write-off Bucket) looking after 5 branches□ from Bareilly area office.
- ✓ Managing around 10 COs and 2 CAs Staff of Bareilly Area office.
- ✓ Responsible for the entire Collection Portfolio of all branches of commercial vehicle (HCV, LCV & PC) .
- ✓ Coordinating with Repo agents, for repo the delinquent customer vehicle.
- ✓ Personal visit on Group and High Value Accounts.
- ✓ Identifying & recruiting manpower / vendors & imparting training to new team members on all aspects of Collection including Field collections / Legal / Repossessions / MIS maintenance, etc
- ✓ Settle the cases as per company policy.
- ✓ Reporting to the Area Collection Manager

**14 Feb 2014 to Aug 2015 Date With Chola Mandalam Investment & Finance Ltd., Bareilly, UP as BRM (Collection).**

***Role & Responsibilities;***

- ✓ Handling soft bucket collection (X to 91-120 Bucket) looking after 3 branches□ from Bareilly area office.
- ✓ Managing around 02 Agencies, and 25 Off-Rolls Staff of Bareilly Area office.
- ✓ Responsible for the entire Collection Portfolio of all branches of commercial vehicle (HCV, LCV & PC).
- ✓ Coordinating with Repo agents, for repo the soft bucket vehicle.
- ✓ Responsible for achieving Cross Sales target through lead generation.
- ✓ Responsible for achieving Motor Insurance target.
- ✓ Personal visit on Group and High Value Accounts.
- ✓ Identifying & recruiting manpower / vendors & imparting training to new team members on all aspects of Collection including Field collections / Legal / Repossessions / MIS maintenance, etc
- ✓ Settle the cases as per company policy.
- ✓ Reporting to the Zonal Receivable Collection Manager

**Feb 2010 to Jan 2014 With Tata Motors Finance Ltd., Bareilly, UP as Executive Legal (Collection).**

***Role & Responsibilities;***

- ✓ Handling Profile of more than Hundred Cases (CV & pc) as LSA, TMC & 23 + Cases, in Bareilly, Rampur & Moradabad Locations.
- ✓ Coordinating with Repo agents, for repo the higher bucket vehicle.
- ✓ Issue LRN & Legal Notices Filing Suits of Sec 138 of N. I. Act.
- ✓ Conducted Lok Adalat at Various Locations on the Behalf of Company & settle the cases as per company policy.
- ✓ Filing Cases against highly defaulted u/s 156-3 of Cr.P.C.taking receiver Order u/s 9 of Arbitration Act.
- ✓ Liaisoning with the Dealers, DSA and Customer for resolutions of NPA.
- ✓ Prepared all kinds of reports (Daily MIS, Awareness calling report, Skip report, Legal report & etc).

**August 2008 to Jan 2010 With SHRIRAM Transport Finance co., Bareilly, UP as Executive Credit Risk.**

***Role & Responsibilities;***

- ✓ Dealt with delinquent customers of STFC of collections at Bareilly, Haldwani.
- ✓ Coordinating with Repo agents, for repo the higher bucket vehicle.
- ✓ Issue LRN & Legal Notices Filing Suits of Sec 138 of N. I. Act.
- ✓ Meeting with high provision customers for resolutions of the NPA Provisions.
- ✓ Prepared all kinds of reports (Daily MIS, Awareness calling report, Skip report, Legal report & etc).

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### I.T Skills

- Well versed with Office Automation & Internet Applications.

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### Academic Credentials

- ❖ **MBA** from Punjab Technical University, Punjab in 2010.
- ❖ **PGDCA** from Govt. Polytechnic Narender Nagar (T.G), Conducted by U.P. Technical Board, Lucknow in 2002.
- ❖ **B. Com** from MJP Rohilkhand University, Bareilly (UP) in 2000.

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### Personal Details

Address : 808, Subhash Nagar, Bareilly (UP) 243001  
Telephone : 09258048444  
Date of Birth : March 14, 1978

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### References

- ⇒ Rajeev Mahendru , Regional Manager, S K Finance, Dehradun, (U.K) 08191901901.
  - ⇒ Kapil Kumar Singh, Auto Mall Manager, Sriram Auto Mall, Garhmukteshwar, (U.P) 09412291272.
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