

# **CURRICULUM VITAE**

**NIRANJAN SAHU**

**PRAGATI VIHAR**

**MEGHDAMBARU**

**NEAR INDIAN OIL COLONY**

**BALASORE,Pin-756056**

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**7008147386/9078876958**



<b>NAME</b>	<b>Niranjana Sahu</b>
<b>DESIGNATION</b>	Deputy Manager POONAWALLA FINCORP LIMITED.
<b>FATHER'S NAME</b>	Mr.Sushil Kumar Sahu
<b>DATE OF BIRTH</b>	10.07.1977
<b>SEX</b>	Male
<b>NATIONALITY</b>	Indian
<b>PRESENT ADDRESS</b>	PRAGATI VIHAR MEGH DAMBARU NEAR INDIAN OIL COLONY BALASORE,Pin-756056 <b><u>niranjana.sahu42@gmail.com</u></b> <b>7008147386/9078876958</b>
<b>PERMANENT ADDRESS</b>	<b>AT-GIRISHCHANDRA PUR PO-BANGARA VIA-BASIPITHA,PS-KHUNTA DIST-MAYURABHANJA,PIN-757074</b>
<b>E-MAIL</b>	<b>niranjana.sahu42@gmail.com</b>

## ACADEMICS

+3Arts:-From Udala College, Mayurbhanj.

+2Arts:-From Rajberhampur College, Balasore.

Matriculation:-From Tadakeswar High School, Mayurbhanj.

## COMPUTER SKILLS

DISM IN APTECH INSTITUTION

**01:- POONAWALLA FINCORP LIMITED.**

Location: Balasore, Mayurbhanj, Bhadrak, Keonjhar & Jajpur.

Designation: - Dept. Manager

Period: - 07 May 2020- Till Now

Role: - Collection

- ❖ To monitor DRR and Monthly KPIS are met and exceeded.
- ❖ Core operational functions of team and performance management are achieved.
- ❖ Identifying factors which can improve collection output.
- ❖ Identify non-performers and improve them.
- ❖ Identify and manage training needs for the executive.
- ❖ Support collection Executive in legal / police issues.

**02:- MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD.**

Location: Angul, Dhenkanal, Nayagahar, Berhampur, Parlakhemundi and Phulbani.

Designation: - Area Collection Manager (Asst. Manager)

Period: - 01 June 2016 to 03 May 2020.

Role: - NPA Collection

- ❖ To achieve goals set by organization in terms of collection. Efficiency, provision reversals Growth of the Business of the Branch.
- ❖ Minimizing and Recovery of Bad Debts and control of NPA.
- ❖ To keep the team motivated at all times.
- ❖ Maintain an effective review mechanism to monitor results.
- ❖ Educating executives on increasing collection effectiveness through field collection, repossessions, and guarantors.
- ❖ Ensuring and leveraging productivity of executives' right from inception.
- ❖ To monitor, drive and review the field force towards achieving the budgeted recovery.
- ❖ Ensure effective recovery of debt and NPA management.
- ❖ Drive Profitability & Ensure Portfolio Quality Maintenance.
- ❖ Timely repossession to ensure minimal disposal losses, as per management norms.
- ❖ Released back the vehicle through YMS.
- ❖ Identifying factors which can improve collection output.
- ❖ Identify non-performers and report to Divisional Head.
- ❖ Devise and develop process & procedures aimed at reducing cost of collections.
- ❖ Ensure audit compliance and rating parameters are met.

**03:- MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD.**

Location: - Kendrapada  
Designation: - Branch Manager (Asst.Manager)  
Period: - 05Jan2016 to 31 May 2016.  
Role: - Sales, Collection& Operation.

- ❖ Supervising Branch Operation.
- ❖ Growth of the Business of the Branch.
- ❖ Minimizing and Recovery of Bad Debts and control of NPA.
- ❖ Strengthening and Building Dealer Relation.
- ❖ Increasing Market Share
- ❖ Credit control.
- ❖ Ability to present companies products and its services.
- ❖ Accurately process customer transactions.
- ❖ Leads renewal of Key customer accounts
- ❖ Maintain company standards and Procedures.
- ❖ Motivating the Employee for Business & monitoring the same.
- ❖ Ensuring continues adherence of plan & monitoring the same staff management.

#### **04:- HDFC BANK LTD.**

Location: - Nimapada (Puri)  
Designation: - Relationship Manager (Asst.Manager)  
Period: - 23 June 2014 to 03 Jan 2016.  
Role: - Disbursement of Group Loans (JLG& SHG)

- ❖ Collection of Emi \_ 100% branch based collections
- ❖ Regular call memo visit to the Groups.
- ❖ Coordinating with support functions Branch,Credit,WBO & OPS.
- ❖ Managing a Team 8 No's Sales Officers who will basically work in the field in Group formation, Account opening all members & Loan processing.

#### **Sustainable Livelihood Initiative -- (SLI)** HDFC Bank's

Sustainable Livelihood Initiative is a business model that has helped empower thousands of people, particularly women, in rural parts of India. Through this initiative, the Bank reaches out to the un-banked and under-banked segment of the population, and in doing so, helps as many people as possible at the bottom of the pyramid by providing them with livelihood finance.

It involves a holistic approach - from offering training and enhancing occupation skills to providing credit counseling, financial literacy and market linkages - which financially empowers people and brings them into the banking fold.

**05:- HDFC BANK LTD.**

Location: - Muzaffarpur, Darbhanga, Siwan, Gopalganj & Samstipur.  
Designation: - Collection Manager Agri (Asst. Manager)  
Period: - 07 Sept 2012 to 23 June 2014  
Role: - Handling a Team, collection from Default Customer.

- ❖ Timely follow up with the delinquent customers for the overdue of the amounts.
- ❖ Adherence of the pre laid down process, Good relation with dealer for new business.
- ❖ Highlighting any trends observed in the market place and identifying the fraud cases and escalation of the same to seniors.
- ❖ Timely deposit of the collected amounts in the respective dummy accounts and further raise of cash / check schedules for updating into respective clients account.
- ❖ End to end management of repossession kits issued to the vendors for the repossession of the assets applicable for movable assets.
- ❖ Updating of the repossession of the asset in the web collections and subsequent marking of the sale done.
- ❖ Regular visits to the stock yards to ensure safety of the parked assets.
- ❖ Skip marking and tracing details to be updated in the trails.
- ❖ Timely updating of detailed visit feedbacks in form of trails in all delinquent accounts.
- ❖ Timely initiation of the legal cases on all eligible cases.
- ❖ Regular follow-up with the delinquent client for updating of OD accounts along with the limit drops.
- ❖ Regular field visits to the defaulting customers to convince them to pay the overdue amounts.

**06:- Tata Motors Finance Ltd. (Intellect Support Services Pvt. Ltd.)**

Location: - Balasore, Bhadrak & Mayurabhanj  
Designation: - Asst. Manager Remedial  
Period: - 12 Nov 2010 to 05 Sept 2012  
Role: - Handling Executives, collection from Default Customer

- ❖ To achieve collection targets of the area assigned, ensuring meeting targets, increase realization on sale of vehicles and meeting the target on cost of collections.
- ❖ To make inter personal relationship with customers to increase new business.
- ❖ To create new initiatives in the market to grab the new customers.
- ❖ To handle customer queries efficiently and solve it at the lowest time limit.

- ❖ Control bucket flow cases and focus on non-starters.
- ❖ Ensuring documented feedback on all cases in soft buckets.
- ❖ Ensuring legal guidelines are complied with while repossessing of products.
- ❖ Ensuring audit queries are complied with and prevention of recurrence.
- ❖ Ensuring adequate “Feet on Street” availability area-wise / bucket-wise / segment-wise.
- ❖ To handle a team of 13 executives.
- ❖ Manage productivity by fixing productivity parameters for Collection Executives, monitoring performance against set parameters and Weekly review with the collection executives.
- ❖ Ensuring background and reference check of executives.
- ❖ Constant evaluation of executives.
- ❖ Identify and manage training needs for the executive.
- ❖ Support collection Executive in legal / police issues.
- ❖ Visit Random customers.

**07:- HDFC Bank Ltd. (HDB Financial Services)**

Location: - Bhubaneswar, Khurda, Puri, Banki and Raipur (C.G)  
 Designation: - Field Officer. (Micro Finance & Mortgage)  
 Period: - Sept 2008 to Nov 2010.  
 Role: - Handling a team.

- ❖ Allocation of cases to the CLOs.
- ❖ Target sheet allotted to CLOs.
- ❖ Non-Payment customer list discussion with CLOs.
- ❖ Issue Money Receipt to CLOs, maintain usage and issuance register.
- ❖ Cross check of money receipt CLO wise.
- ❖ Along with sending of soft and hard copy of reconciliation to the process, used and unused M.R for the same and acknowledge to be fill.
- ❖ Cross check Daily call report (DCR).
- ❖ To update CLO wise feedback in system before 16<sup>th</sup> of every month.
- ❖ To cross visit CLO wise customer and tracking daily activities.
- ❖ Daily tracking of cash in hand and conformation of cash deposition at bank.
- ❖ Deposition of Volt case and maintain of register.
- ❖ Tracking of updated daily schedule payment in system.
- ❖ Main responsibility is maximization of collection and reduction of escalation without deviate process and bank's code of conduct.

**HOBBIES:**

Playing Cricket, Badminton and watching Movies

**CAREER  
OBJECTIVE**

Strive towards personal and professional growth by embarking on new and challenging assignments with an aim to bring about the positive result.

**Personal Trades**

Hard working, Ambitious, Highly Creative, Seeking new responsibilities and challenges hungry for more.

In View of the above mentioned information I would be highly obliged if I will get a chance to prove my experiences in your esteemed organization.

**Place:-**Balasore

Niranjan Sahu

**Date: -12/09/2022**

**Signature of the Applicant**