

RAKESH PUNIA

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Professional Summary

Expertise in loan book Portfolio through Debt Management, Collections and Recovery with Legal implementation and execution prioritizing various tasks and deliverables as per requirement of the Organization.

A competent professional with 21 years of experience in various fields of Debt Recovery and Legal Implementation, training and Process driven

Proficiency in devising strategy for collection and recovery from clients against loans and advances after providing advice on the various payment options

Capability to support and sustain a positive work environment that fosters team performance with strong communication, analytical and relationship management skills

Highlights

Portfolio Management

Collections & Recovery

Team Management

Legal Execution

Vendor Relations

Administration Relations

Experience

SH-AGENCY MANAGER – Mohali Chandigarh (Haryana & Punjab) (Apr'2021 till date)

Poonawalla Fincorp Limited

- Spearheading team of 16-18 Agency
- Managing:
 - Collections for CV, CE, Car, Tractors, Re-Finance and SME loans from 90 DPD till 1090+ DPD
 - Portfolio size of approx. crores
- Working in coordination with:
 - Repo agents and local PS to ensure reposessions
 - Local PS to execute Warrants issued by local Court or Kolkata Courts.

- HO-Legal and team to ensure smooth receiver visit in Sec-9 or Sec-17
- Inter-departmental co-ordination with Credit, Sales and Legal teams to ensure healthy debt portfolio, identifying risk factors to minimize fraud, initiation and execution of legal tools

Branch Manager – Jhumri Talaiya (Jharkhand)

(Dec'2015 to Mar'2021)

Poonawalla Fincorp Limited

- Spearheading team of 8 FOS within different areas of Jumariteliya
- Managing:
 - Collections for CV, CE, Car, Tractor & Re finance loans from 0 DPD till 90 DPD
 - Manpower & identifying new requirement to ensure ACR of 60 per FO
- Working Sphere:
 - Arresting RF from each Bkt from 0 till 90 DPD
 - RB from each Bkt from 30 DPD till 90 DPD
 - Ensuring repossessions in 31-60 DPD & 61-90 DPD to arrest RF
- Working in coordination with:
 - Repo agents and local PS to ensure repossessions
 - Local PS to execute Warrants issued by local Court or Kolkata Courts.
 - HO-Legal and team to ensure smooth receiver visit in Sec-9 or Sec-17

Education

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|----------------|------|------|
| KUK University | B.SC | 1996 |
| CBSE | HSC | 1993 |
| CBSE | SSC | 1991 |

Personal Information

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|-----------------|-----------------------|
| Father's Name: | Shri Hari Singh Punia |
| Date of Birth: | 02.02.1974 |
| Marital Status: | Married |

Computer Proficiency:

Word, Excel, Outlook, web

Date:

Rakesh Punia