

Resume

Sudhakar Mishra

:C/o. Mr. RB Srivastava, 8 Balram House, Mumfordganj, Prayagraj, UP 211002..

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Synopsis:

A dynamic professional experience with over more than 15 years of experience in the areas of Strategic Planning, Collections, Channel and Distribution Management, Client Relationship Management and Team Management.

Demonstrated abilities in handling all sort of customers to achieve the target.

Excellent interpersonal, communication and organizational skills with proven abilities in team management, customer relationship management and planning. Want to excel in the field of banking & Finance and to carve a niche for myself, while contributing to the maximum growth of the organization, I am associated with.

Present Occupation:

Working in Poonawalla Fincorp Ltd (earlier known as Magma Fincorp Ltd), As “Recovery-State Head 90+ dpd” for East Region, UP. (Products CV, CEQ, Tractor Car and Used Vehicles) from 14 Aug-2015.

Job Profile &Responsibilities’:

- ✓ Normalization of 90+ dpd cases.
 - ✓ Handling all legal recovery activities of Eastern UP and part of Bihar.
 - ✓ Handling to Manage Complete Responsibility of collection Portfolio by Recruiting Man power, & appointing vendors (collection agency & Repossession agency).
 - ✓ Repo stock disposal, Gathering Market information on defaulters, Legal compliance, feedback of entire handling Location for H.O, Meeting with senior’s for resolution of difficult cases in every month End review meetings.
 - ✓ Having 45 Executives with 6 Asst. Managers recovery team.
 - ✓ Taken Foreign Trip award for Best Recovery.
 - ✓ Visit in field as on requirement, To Follow up Defaulted Customer & convince them for their loan resolution as on settlement.
 - ✓ Execution of Warrants/Sec-17, 9 Orders in high odpos cases.
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- Worked with **Hinduja Leyland Finance** as an **Area Manager – Business(All Products)** from 1st Nov’14 to August’15.

- Worked with **Bajaj Finance Ltd. Lucknow** as an **Area Manager-Collection** to handle all Buckets of 3W pool of entire UP with UK from Jun'13 to Oct'14.
- Worked with **Magma Fincorp Ltd.** Allahabad Branch as an **Asst. Manager** to handle WOFF pool from Sep'09 to June'13.
 - Continue 4 times winner of **Foreign Trip Award** for the best recovery in Write-off pool.
 - Handling districts (Allahabad, Pratapgarh, Sultanpur, Faizabad, Gonda, Gorakhpur, Bahraich, Basti, Ambedkar Nagar, Mirzapur, Sonbhadra) with 12 Collection executives.
 - Using legal tools for recovery (Arbitration Act, 138 NI Act, Warrant execution).
- Worked with **Tata Motor Finance**, Allahabad- Branch as a **Team Leader(Auto Loan)** to handle CRE's activities and manage to all collection activities(1-4 Bkt) April'07 to Aug'09.
- Worked with **Tata Motor Finance**, Allahabad-Branch as a **Executive- Customer Relation(CRE)** to handle collection activities. (Telecalling, Collection 1-3 buckets, Repossessions and DCR) from March'06 to March'07.
- Worked at **Commercial Auto Sales (P) Ltd.**, 18 Kanpur Road, Allahabad as an Asst. Collection Supervisor (Hire Purchase), from 16 Dec. 2004 to Feb 2006.

Job Responsibilities: -

- To ensure completion of work timely and honestly.
- Initiating **Legal proceedings in different courts**, making appearance in courts as **AR of the bank** supporting legal collections. Handling **legal settlements** in pending cases in **Mediation Cell** as well as **Civil suits for Recovery** in courts.
- Monitoring the functioning of assigned processes, identifying improvement areas and implementing adequate measures to maximize recovery levels.
- **Mentoring and Motivating** subordinates individually and Strategic planning to enhance performance standards, customer satisfaction & team development.
- Taking escalations for resolving critical issues; ensuring **Market Share, Customer Retention & Portfolio Quality and Collection/Recoveries**.
- **Staff appointment, management and evaluation**, with the adherence to Standards, Manuals to facilitate smooth functioning of process, ensuring conformance to **Key performance parameters** by the respective employees, dealerships, vendors.

PERSONNEL DETAILS:

Date of Birth : 12/12/1978
Fathers Name : Shri N.P. Mishra
Sex : Male
Marital Status : Married
Languages : ENGLISH, HINDI
Nationality : INDIAN
P. Add. : Vill- Pasiyapur, PO- Soraon, Dist- Prayagraj, U.P.
Phone : 7607000334

QUALIFICATION:***ACADEMIC:***

- **LLB From Allahabad State University Prayagraj**
- Graduation from Allahabad University in 2004 (B.A. Economics)
- Intermediate from U.P. Board in 1996
- High School from U.P. Board in 1994

PROFESSIONAL:

- One year **DPCS** (Data Preparation & Computer Software) by N.C.V.T. in 1998 in NIPS Computer, Allahabad
- **PGDCA** from MCRP, Bhopal
- **'O'** Level from DOEACC, New Delhi
- **DCHE** (Hardware) Todays Computer, Allahabad
- **DCFA** (Tally) Passcom Computer, Allahabad

Location Preferred:

- UP
- Bihar
- MP
- Rajasthan

Place: Prayagraj

(Sudhakar Mishra)