

Sunil Kushwaha

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Objective

To continue working with a focus on constantly acquiring new skills, information and updating myself with changes in market practices of the financial industry and greater understanding of the regulatory and legal framework within which Banks operate. In this context, I would like to sharpen and duly enhance my previous industry experience in order to add more value to my work profile and therefore contribute to the organization.

Skills & Core Competencies

- Marketing Strategies & Campaigns
- Focus Group & Market Research
- Creative Team Leadership
- Product Positioning & Branding
- Process Management
- Legal Call Center Management
- Managing new process effectively
- Presentation Skills
- Vendor Management
- Providing Training
- Escalation Management
- Audit & Billing
- Legal facilitation
- Appointing advocate on panel
- Budgeting & Controlling Expenses
- Debt management

Accomplishments

Excellence award for Outstanding Performance (ICICI Bank for Highest Recovery), 2011
Trophy for Outstanding Performance(Ipca Labs Ltd for outstanding performance), 2006

Professional Experience

Present at Poonawalla Fincorp Ltd

State Head-Collections (Jan-2020 to till date)

Area of Expertise:

Recovery and Collection Management:

- Managed collection portfolio for LAP, entire Maharashtra Business Loans, Personal Loans and Prof Loans for all buckets including write off for entire Mumbai, Gujrat, Indore, Delhi, Rajasthan, Punjab, Chandigarh, Bihar, Jharkhand, Chhattisgarh, Uttarakhand and Orissa.
- Reviewing the collections strategy regularly and ensuring that the collection techniques change with the change in the legal & economic situation.
- Identifying high value defaulters and initiating appropriate legal actions against them in coordination with Legal teams.
- Collection Agency Management for the assigned pool
- Team Handling
- Monitoring & Managing Delinquency, collection numbers, penal target and miscellaneous Collection.
- Coordinating with sales and credit team for the getting the details of some of difficult delinquent cases.
- Risk Reviewer of NPA and write off areas branch.

- Tracking the field visits and collection performance of recovery agents of agencies
- Field visits
- Keeping the track of business for the allocated cases
- Skip tracing for non-contactable customer's
- Initiating the settlement as per the set process if any customer approaches for same.
- Maintain the daily bases collection MIS and sharing to seniors on daily bases.
- Preparing the daily bases collection performance and sharing with seniors.

Client & Business Groups:

- Identifying improvement areas based on client & business group & feedbacks & implementing measures to maximize the efficiency.
- Taking escalations for resolving critical issues and ensuring.

Team Management & Training:

- Circulating process updates to the team members and ensuring the implementation of activities.
- Instrumental in serving as an Enabler for the team in providing the process requirements in an effective manner
- Acquired collaborations within the departments, handling negotiations within the team in order to ensure smooth transition and operations
- Ensuring strict adherence to the compliances (Statutory/ Process) defined, collating data and ensuring complete accuracy in the overall operations
- Proficient at managing & leading teams for running successful process operations & experience of developing procedures.
- Deftness in monitoring delivery of high-quality customer experience, elevating customer satisfaction.
- Skilled in ensuring strict adherence to the company's policies and work processes and managing cost-effective operations.
- Proven expertise in handling delinquent accounts, recovery planning, effectuating risk policies, managing wide risks and implementing mechanisms to mitigate risks.

ICICI Bank Ltd.

Manager (Oct-2008 to Dec-2019)

Areas of Expertise:

Collection Management:

- Managed collection team of 20 peoples team to get recover all bucket accounts including write off for PL Product in Mumbai & Navi Mumbai Location also handled HL wherein joint loan has been sanctioned along with PL.
- Policy and Process Trainer to Legal Call Center and Collection team staff of Loan product.
- Monitoring & Managing Delinquency, collection numbers, penal target and miscellaneous Collection.
- Responsible for sending Legal notices i.e., Dunning, Demand, LRN and filing under section 138 of NI Act.

- Risk Reviewer of NPA and write off areas branch.
- Have knowledge of SARFAESI as coordinated with HL team for case filing like sec-138, civil suit and DRT.

Legal & Collection Strategy Management:

- Awareness/Current Calling is instated with the purpose of ensuring least accounts are unpaid on due date & also to identify nonstarter (i.e. defaulters from day one), Frauds & skip at early stage.
- To organize collections, follow up & coverage for delinquent accounts in a cost effective manner, efforts are made to focus on early buckets & to minimize the forward flows to higher buckets.
- Accounts will be assigned to in house collectors & external agencies on the allocation strategy decided by the strategy team & Debt Manager. This could be based on factors like experience, agency performance, cost of collection & vintage etc.
- At particular stage in delinquency, possession of asset is to be initiated & the same is to be sold as per the strategy.
- \Legal action should be initiated where applicable for delinquent cases.
- Formulating operational goals and developing business plans for the achievement of these goals; generating reports to update the top management.
- Streamlining overall functioning of processes, identifying improvement areas and implementing adequate measures to maximize customer satisfaction level.

Client & Business Groups:

- Identifying improvement areas based on client & business group & feedbacks & implementing measures to maximize the efficiency.
- Taking escalations for resolving critical issues and ensuring.

Recovery & Collection Management:

- Reviewing the collections strategy regularly and ensuring that the collection techniques change with the change in the legal & economic situation.
- Identifying high value defaulters and initiating appropriate legal actions against them in coordination with collection & Legal teams.

Team Management & Training:

- Circulating process updates to the team members and ensuring the implementation of activities.
- Instrumental in serving as an Enabler for the team in providing the process requirements in an effective manner
- Acquired collaborations within the departments, handling negotiations within the team in order to ensure smooth transition and operations
- Ensuring strict adherence to the compliances (Statutory/ Process) defined, collating data and ensuring complete accuracy in the overall operations
- Proficient at managing & leading teams for running successful process operations & experience of developing procedures.

- Deftness in monitoring delivery of high-quality customer experience, elevating customer satisfaction.
- Skilled in ensuring strict adherence to the SLAs and work processes and managing cost-effective operations.
- Proven expertise in handling delinquent accounts, recovery planning, effectuating risk policies, managing wide risks and implementing mechanisms to mitigate risks.
- Excellent interpersonal, communication and organizational skills.

Handling the below mentioned Processes for Collection & Legal Strategy:

1. **Handling CAPS (Collection Activities Processing System) for updation of cases and responsible for:**
 - a) Administration of CAPS (Collection Activities Processing System).
 - b) E2E resolution of the error occurred during updation activity to users with the help of system team.
2. **Reporting (MIS)**
 - a) Analyzing the various reports submitted to internal departments of Bank, RBI and any other regulatory / statutory body.
 - a) **Submissions to RBI:** Is responsible for timely submission of various reports to RBI
 - i. **Risk Based Supervision (RBS) to RBI:** Submitting various litigation numbers to RBI
 - ii. **DRT Statement to RBI:** Cases filed by ICICI Bank and the recoveries in Debt Recovery Tribunal.
 - iii. **Cases settled through Lok Adalats to RBI:** Cases filed by ICICI Bank and the recoveries under the Forum of Lok Adalats.
 - iv. **SARFAESI Report to RBI:** Companies where notices are issued under the SARFAESI ACT and the recoveries made therein.
 - v. **Annual RBI Return to RBI:** Details of suit filed accounts - All recovery suits filed by ICICI Bank in different Forums.
3. **Other Activities undertaken**
 - a) Provide litigation details of Civil and Criminal Litigations against Bank and/or Directors and/or officers, to update the Litigation section of the Prospectus (Bond, FPO issues of Bank and Subsidiaries etc.).
 - b) Closely monitoring high value cases and senior management cases. Monthly report to senior management.
 - c) Handling and replying to queries raised by internal auditors, statutory auditors, RBI inspectors.
 - d) To ensure timely reply to regulators on queries raised which includes RBI/SEBI and notices involving law enforcement authorities like ED/SFIO.

Summary of Total Pharma Experience:

- Cadila Pharmaceuticals Ltd as an Area Business Manager from Nov-2007 to Aug-2008
- Ipca Labs Ltd as a Area Business Manager from Feb-2005 to Oct -2007
- Nicholas Piramal Ltd as Territory Manager from March-2004 to Jan-2005
- Claris Life Sciences Ltd as Territory Sales Executive from April-2002 to Feb-2004

Area of expertise in entire pharma experience:

- Identifying new market segments for aggressive, successful launch of products.
- Preparing a new strategy and developing new controlling tools to monitor the team performance.

- Handled team of 10 Field Officers in western, Central, NaviMumbai & Raigad territory.
- Analyze overall performance of representatives thus ensuring smooth business operations
- To give product and field training to fresh F.O. and help them, to achieve their objectives.

Education Details

- BSc. (Chemistry) from Mumbai University in May-2001 with Second Class.
- HSC from Mumbai University in March-1997 with Second Class.
- SSC from Mumbai University in March-1995 with First Class.

Personal Dossier

- Date of Birth : 15th, sept1979
- Place of Birth : Mumbai.
- Father' s Name : Ramswarup Kushwaha
- Marital Status :Married
- Language' s known : English, Hindi, and Marathi.