

SUNIL KUMAR NAYAK
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CAREER PRECIS

A **Graduate** with Seventeen years of experience in Debt Management, Collection/Recoveries, Process and compliance, receivable Management in the Financial Sector. Was designated as a Deputy Manager in Recovery Department, with **Poonawalla Fincorp Ltd.** Seeking a Challenging Career where I will show my inherent capabilities, enhance my skills and strengths in conjunction with the organizations goals & thus to prove myself as a worthy asset to the organization with innovativeness by taking risk in new venture.

Industry Outline: POONAWALLA FINCORP LTD., CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD., MAGMA FINCORP LTD • CENTURION BANK OF PUNJAB • JSS CONSULTANCY

Product Outline: Commercial Vehicle, Construction Equipment, Car, Tractor, 3-Wheeler, 2- Wheeler.

CAREER PROFILE

June'2022-till Continue : Poonawalla Fincorp Ltd.

- Assigned 0-30 DPD collection. Looking after the Portfolio Size of 20.50 Crores ODPOS with Team size of 8 collection executives.

Dec'2020-till June 2022: Cholamandalam Investment and Finance Company Ltd.

- Assigned 0-30 DPD Collection of Bhubaneswar Area Office.

April'2020-till September10th, 2020: Magma Fincorp Ltd.

- Assigned 31-90 DPD collection in various parameters -KPI i.e. **(RF % & RB %)** of Coastal Orissa's 3 Nos. of Branches. (Cuttack, Angul, Paradip)

April'2017-till Mar'2020: Magma Fincorp Ltd.

- Assigned 0-60 DPD collection in various parameters -KPI i.e. **(Bkt 0 RF%, 1-60 RF %, & 1-60 RB %)** of Coastal Orissa's 3 Nos. of Branches. (Bhubaneswar, Berhampur, Angul)

May'2014-Mar'2017: Magma Fincorp Ltd.

- Assigned 0-90 DPD collection in various parameters -KPI i.e. **(Bkt 0 Colxn Eff, 1-30 RB %, 31-60 RF%, 61-90RF%)** of 4 Nos of Branches (Bhubaneswar, Berhampur, Angul & Jeypore)

May'2012-April'2014: Team Leader Bucket "0" in Recovery Department, Magma Fincorp Ltd

- Area Operations: Looking after the districts Contains Angul, Dhenkanal, and Cuttack. Kendrapara, and Jagatsinghpur for last eight months.
- Earlier was looking, Khurda, Puri, Nayagarh, Ganjam, Gajapati, Kandhamal, Rayagada, Koraput & Navrangpur.
- Team Size: Three Tele-callers (In House), 9 Collection Executives (In House).

Key Responsibilities:

Prime Responsibility is to ensure and achieve the business prescribed delinquency level of the given portfolio, where the portfolio covering the Asset Segments. In this regard was responsible for handling/supervising the following functions.

- Taking care of collections for the above given districts/locations.
- Set target for the outbound tele-calling team; review their performance on an ongoing basis.
- Providing necessary training for Tel-callers as well the in-house executives.
- Guide and observe the routine collection activities.
- Identifying problematic cases and takes proactive action to curb business activities to minimize bad sourcing.
- Investigating fraudulent transactions and organizing recoveries.

October 2007 to April 2012 at Magma Fincorp Limited (MFL); Bhubaneswar, Recovery Department.

Key Responsibilities:

- Preparing MIS of CE, CV, & Car accounts of Sixteen Thousand delinquent cases across all the Buckets for Odisha Region.
- Allocating these cases to respective Team Leader and FOS and uploading these cases in Oracle within the TAT time.
- Preparing All Repossession Sale Activities and taking approval from the concerned authority for disposed of these vehicles.
- Coordinating with HO Accounts and taking necessary steps for closure.
- Updating the Collection Funds in a regular basis and reporting the position to Recovery Head on a daily basis.
- To maintain relationship and achieve customer satisfaction.

November 2005 to September 2007 Company: Centurion Bank of Punjab (CBOP); Bhubaneswar

Key Responsibilities:

- Looking after the total Tw and 3w delinquency accounts of Bhubaneswar Location.
- Coordinating with Three Collection Agency of Bhubaneswar Location & Four spoke locations of Odisha.
- Preparing & Allocating the MIS to Agencies and taking review of them as and when required.

- Controlling the vehicle stock yard & initiating the sale approval from Regional office after getting repossession.
- Reconciling the MR Books accordingly and comply the issues for audit purpose.
- To maintain relationship and achieve customer satisfaction.
- Preparing all the monthly MIS (i.e. Inventory, Repo stock, Loss on Sale & Costing)
- Controlling all the recovery support jobs.
- Reporting to Collection Manager as a daily basis.

October 2004 to Oct'2005 Company: JSS Consultancy; Bhubaneswar

Key Responsibilities:

- Worked as an executive of TATA Indicom Collection.
- Preparing MIS and allocated the cases for field collectors. Taking review of each field collector as a daily basis.
- Reporting to Collection Manager as a daily basis and also prepared the bills at the end of the month.

Education Profile

- B.Sc. (Hons in Math) passed in the year 1995 under Berhampur University.
- PGDCA under Computer Research & Application center, Bhubaneswar.
- Complete 'O' Level Course Under 'DOEACC', New Delhi.

Personal Profile

Date of Birth- 03rd July 1975
Language Skills- Odia, Hindi, English

Place: Bhubaneswar

Sunil Kumar Nayak