

**Pankaj Kumar**  
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**Present Address:-**PremKunjAppartmentFlat No- 202Khajpura –Patna 14Bihar

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#### **Job Objective**

**To work in an organization that appreciates innovativeness, demands analytical skill, provide a challenging performance driven environment and a wide spectrum of experience to grow & excel in my career. I aim to create meaningful contribution to the organization through my skills and abilities and to continuously improve on my professional knowledge and skill.**

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#### **Executive Summary**

- ⇒ A competent and detail-oriented Finance Operations professional with core strengths in Branch operations including Accounts Receivables, Collection, Bad debt management, CRM activity, Financial Analysis with expertise in CRM activity.
  - ⇒ **Currently associated with Poonawalla fincorp ltd (formerly known as Magma Fincorp Limited) in the capacity of Team Leader -Collections & Quality Control and leading Bihar & Jharkhand with composition of 11 Branches (2state).** I also possess an impressive track record in identifying areas of bottlenecks/breakdowns and taking steps to rectify problems in finance and accounts while implementing controls with key focus on resolving complex issues. I am well versed in leading, mentoring & monitoring the performance of the team members to ensure efficiency in Business Operations. I have demonstrated ability in implementing service strategies according to the set targets and actively involved in controlling service deliverable as per given SLAs
  - ⇒ With my multitude of competencies and cross functional work experience, I am confident to carry forward any company's vision & objectives with enough ease by using my analytical, networking and managerial skills. My basic objective is to go an extra mile for ensuring the development of the team and utilize my knowledge and experience for finding techniques and solutions for enhanced productivity.
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#### **Strategy Management:**

- ⇒ Designing and implement collection strategy, techniques and procedures for front-end, mid-range and hard-core collections.
  - ⇒ Have experience of generating allocation logic based on delinquency, capacity, range, network and geography of locations.
  - ⇒ Target setting and payout have been significant measures for planning.
  - ⇒ Retention of accounts through payout strategy giving boost to collections
  - ⇒ Staffing and manpower management at locations to achieve deliverables
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#### **Collection Management**

- ⇒ Designing and implement collection strategy, techniques and procedures for front-end, mid-range and hard-core collections.
  - ⇒ Appointing new agencies and hiring FOS, Managers according to projections for the particular market.
  - ⇒ Reviewing the collections strategy regularly and ensuring that the collection techniques change with the change in the legal and economic situation.
  - ⇒ Analyzing the delinquency reports and monitoring the trends in collections by referring to concerned areas & profile patterns and feedback.
  - ⇒ Handling high value fraud cases / defaulters / insolvent clients and initiating appropriate legal actions against them by liaising with CPA, Lawyer and Valuer etc.
  - ⇒ Assess customer feedback, evaluating areas of improvements & providing critical feedback.
  - ⇒ Generate MIS Reports & other Statements to facilitate strategic decision.
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#### **Team Management**

- ⇒ Leading a team of employees and vendors across the EAST& NORTH region.
  - ⇒ Leading & monitoring the performance of team members to ensure efficiency in operations and meeting of individual & group targets.
  - ⇒ Imparting training to agencies & in-house team to implement audit norms and policies as per guidelines and ensuring strict adherence to various norms.
  - ⇒ Mentoring and motivating teams towards optimizing their contribution levels. Excellent analytical, organizational and interpersonal skills
  - ⇒ Determining company's mission & strategic direction as conveyed through policies & corporate objectives; with focus on top line and bottom-line performance
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#### **Risk Management**

- ⇒ Coordinating with the Risk Containment Unit to check various frauds.
- ⇒ Keeping Risk and exposures under control for the circle through predefined and fine-tuning of process on a constant basis.

- ⇒ Tracking defaulters through Fraud Management System and validating all new dynamics of market to ensure minimum risk.
- ⇒ Taking legal actions in case of NPA & Fraud cases.

#### **Client Relationship Management**

- ⇒ Building & maintaining healthy business relations with major clientele, ensuring maximum customer satisfaction by achieving delivery & quality norm.
- ⇒ Answering customer queries on time and resolving various issues within TAT.

#### **Stressed Asset Management**

- ⇒ Restructuring of NPA/Stressed account i.e. increasing tenure & giving top up amount, merging overdue amount into loan amount and increase tenure to shorten EMI amount.
- ⇒ One Time Settlement offer.
- ⇒ Identifying sick units and go for insolvency.
- ⇒ Recovery through DRT/NCLT.
- ⇒ Application of SARFAESI Act & Process of Recovery through Sale of Assets.

### **ORGANISATIONAL EXPERIENCE**

**Company Name – Poonawalla fincorp limited (Formerly known as Magma Fincorp Ltd)**  
**(Associated since 22<sup>nd</sup> Jan 2014 to till date) Title- Team Leader collection & Quality control (Asst Manager) (Bihar & Jharkhand) Vertical – (Asset based finance)**  
**Product – Auto (Car, CV), Construction Equipment's, Agri..**

#### **Responsibilities**

- ⇒ Looking after ABF (Assets based finance) – Vehicle collection (Tractor, Car, CV & CE)
- ⇒ From 31 to 450 Bucket with team of approx. 100 SRC's (Special Recovery Cell) in above mention
- ⇒ Looking after Repossession of vehicle in 31-450 Bucket.
- ⇒ Handling Repossession agencies. Maintain repo record at branch like- Seizer & release approval as well.
- ⇒ Responsible for collection in self-assign top 40 customers of High ODPOS, available in bucket (90+).
- ⇒ Review for SRC's (Special Recovery Cell) for follow up of cases lying in 61-450 bucket on daily, weekly & monthly basis.
- ⇒ Working on Bill+OD in all bucket to minimize bucket portfolio into roll forward.
- ⇒ Visit with SRC's on difficult customer on the payment issues.
- ⇒ Roll back tractor cases from in lower bucket from 61-90 bucket.
- ⇒ Minimize RF % bucket wise and force to RB or stable the case.
- ⇒ MIS monitoring on daily basis for Collection efficiency.
- ⇒ Training the SRC's & keep they updated about the changes.
- ⇒ Monitoring the field activity & MR cut by the SRC's & PTP conversion.vg
- ⇒ Responsible for banking of cash collection of all SRC's within stipulated time frame.
- ⇒ Responsible for allocation of terminals and collection efficiency of all SRC's.
- ⇒ Responsible for legal activity (Vehicle inception notice, 138 & Police compliant etc) of 90+ bucket
- ⇒ Cases and attend court hearing of regular basis.

**TVS Credit Service Ltd. Since 1st March 2012 to 18th Nov 13.**  
**Designated as Territory Manager (Sales & Collection) – (Jharkhand)**

#### **Responsibilities**

- ⇒ Responsible for TW Sales & collection of Ranchi.
- ⇒ Doing visits with FCE,s on defaulter customers
- ⇒ Handling 30 on Roll sales & collection executive team
- ⇒ Handling Collection DCC, PDC & Write off Portfolio with collection Team.
- ⇒ Handling 0-N + bucket cases.
- ⇒ Repossession of Vehicle on defaulter customers.
- ⇒ A keen strategist with expertise in managing entire Collection with key focus on Collection
- ⇒ Responsible for the collections process : ensuring customers are contacted regularly regarding outstanding receivables
- ⇒ Recovery management through monitoring of collection & recovery process thereby maximizing revenue generation & minimizing irrecoverable debts.
- ⇒ Handling high value cases/ defaulters/ insolvent clients and initiating appropriate legal actions against them.
- ⇒ Maintaining daily collections MIS.
- ⇒ Maintain feedback of each customer.
- ⇒ Coordinating with Credit & Sales team to know case history.

**Company Name – T&M Services Consulting Private Ltd. (An associates of Kotak Mahindra Bank )from 22nd Nov10 to 28th Feb12**  
**Title – Sales & collection Executive (Dhanbad), Jharkhand**  
**Vertical – Sales & Collection (Asset based finance)**

**Responsibilities**

- ⇒ Heading HCV, LCV, SCV & CE (New & Used) for Dhanbad.
- ⇒ Responsible for profitability of Branch for the concerned product.
- ⇒ Sales of Commercial Vehicle & Construction Equipment Loan at Dhanbad & adjacent area.
- ⇒ Collection of Current EMI & Overdue .
- ⇒ To make the dealer DSA and provide the product training and motivate them to achieve the sales target.
- ⇒ Identifying the potential channel partners.
- ⇒ Responsible for control the Early Delinquency (First 18 month collection) & health of branch portfolio.
- ⇒ Maintain the product mix (Refinance/Used, Lcv New & HCV New & Auto loan ).
- ⇒ Responsible for Audit issues/rating by adherence the company policy.
- ⇒ Increase the Fee based income through various sources e.g. proc fee, service charge, Insurance.

**Company:- JMA Stores Limited(Dealer of Tata Motors Commercial Vehicles)**  
**Designation: - Sales Coordinator**  
**Duration: - Oct 2005 to June 2008 in Dhanbad**

**EDUCATIONAL QUALIFICATION**

- ⇒ B.Sc. (Math Hons) from Magadh University, Bihar.
- ⇒ Intermediate of Science from Bihar Intermediate Education Council, Patna.
- ⇒ Matriculation from Bihar Secondary School Examination Board, Patna

**PERSONAL DETAILS**

- ⇒ Fathers name Late Chandra Shekhar Prasad
- ⇒ DOB 16th Oct, 1973
- ⇒ Religion: - Hinduism
- ⇒ Sex: - Male
- ⇒ Nationality: - Indian
- ⇒ Marital Status: - Married
- ⇒ Language Known: - English & Hindi
- ⇒ Permanent Address - Apartment-Welfare Diah Height Flat No- 504(Lotus) Chiragora, Binod Nagar More Dhanabad, Jharkhand-826001