

MRITUNJAY CHOUDHARY

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CAREER OBJECTIVE

To work in a dynamic, progressive and professionally managed organization and further utilization of my skills in 'legal management' and 'team management' for achieving organizational goals and attaining professional excellence and growth.

SYNOPSIS

- Professional experience of 17+ years including Legal Recovery, Legal & Regulatory, Compliance and Liaison expertise in esteemed organization Tata Motors Finance Ltd, Magma @ Poonawalla Fincorp Ltd., Telecom organization i.e, Bharti Infratel Limited Bihar & Jharkhand Circle.
- Period of Practice more than 7 years from 2003 to 2010
- Strong understanding of commercial applications and adaptability to new business environment.
- Successfully handled SARFAESI & LAP matters in Tata Motors Ltd and Poonawalla Housing Finance and Poonawalla Fincorp Ltd.
- Provide support in regular recovery through legal tools.
- Successfully driven a pilot project for recovery in LSA pool at TMFL
- Expertise in co-ordination & handling Government Authorities of various fields.
- Able to co-ordination with the Internal & External customers according to their needs.
- Commendable Communication and Inter-Personal skills.

EMPLOYMENT SCAN:

- Since February 03, 2020, working with Poonawalla Fincorp Ltd (formerly known as Magma Fincorp Limited.) as State Legal Head based at its Regional Office, Patna and looking after the pro and against cases for entire Bihar & Jharkhand. (All Loan Products Viz- LAP, PL, CV, CE, Consumer Durables, Home Loan etc)
- From 18th Jan 2016 to Dec 28, 2019 worked with Tata Motors Finance limited as State Legal Head, Bihar, based at Patna and looking after pro and against litigation of the company for the state.(CV/PV/CE)
- From Dec, 2012 to Jan 17th, 2016 worked with Bharti Infratel Limited as Senior Executive and looking after Bihar & Jharkhand Compliance for New & legacy sites.
- 10th May 2010 to December 12, with The Bharti Infratel Limited as Consultant Legal, Bihar & Jharkhand circle posted at its Circle office, Patna.

AREA OF EXPERTISE:

- Initiate action and persuasion of Legal cases filed under section 138 of N.I. Act and Arbitration Act.
- Monitor the initiation of Arbitration proceedings and filing of Execution cases in local district court within stipulated timeline and monitor
- Conducting Lok Adalat and Conciliation camp.
- Liaising with panel lawyers & briefing senior counsels.
- Drafting & Vetting all types of notices including notices u/s 13(2) & 13(4) of the SARFAESI Act also taking possession of secured assets.
- Steps under Securitization Act 2002 from initiation to final disposal including taking physical possession of secured Assets as Authorized officer
- Drafting & Vetting of various Notices, Pleadings, Applications, Agreements, preparing para-wise comments, pleadings for legal cases before Courts and Tribunal (DRT and DRAT)
- Managing cases filed by and/or against before various courts, DRT, DRAT Securitization Act
- Corporate and commercial laws and litigations
- Possession and Disposal of secured Assets as Authorized Officer under securitization Act 2002
- Assist and Brief the counsel in finalization of petition filed before DRT/DRAT filed by/against Company,
- Advising on legal strategies to management on various issues
- Maintaining MIS report pertaining to Process Delinquency/NPA Movement/Recoveries/Variance/Corrective action/litigation management and presenting the same to senior management for facilitating decision making.
- Having exposure to Consumer Loan, Vehicle Loan, Term Loan, Cash Credit, Corporate Loan etc litigation, Documentation and Recovery
- Statutory compliances under the Companies Act 1956 read with Companies Act 2013 and Banking Regulation Act 1949 and other Acts applicable to Banks and Financial Institution.
- Liaison with government authorities for MCB and Pollution NOC for cell site.
- To obtain the land conversation certificate from different authorities for cell site as well as offices.
- To obtain the certificate of shop & establishment for various offices.
- Substantial capability of providing support services and compliance guidance

Professional Experience :

Poonawalla Fincorp Limited (Formerly known as Magma Fincorp Limited (Feb 2020 to till date)

Working as a State Legal Head Bihar & Jharkhand based out at Patna and looking after all litigation and customer issues.

Key Responsibilities

Regular review of team member on KPI & special assigned projects. Managing the team and motivating for achieving the organizational goals.

Drafting & Vetting notices u/s 13(2) & 13(4) of the SARFAESI Act also taking possession of secured assets.

Steps under sec of 14 of Securitization Act 2002 from initiation to final disposal including taking physical possession of secured Assets as Authorized officer

Initiating / managing various cases in High Court, District Courts, State Consumer Disputes Redressal Commission, Consumer Forums, MACT, DRT etc.

Making representations for resolution of legal cases under various statutory Acts/rules.
Review of advocates and tracking of Bills.

Maintaining contact with legal professionals for initiating and subsequent follow-ups on legal procedures.

Dealing in Civil Cases (Arbitration, EP of Arbitration Awards, Consumer Complaints, Recovery, SARFAESI proceedings, TP Claims and other Civil Suits) Criminal Cases (cases against the company and its officials), Writs and Contract matters.

TATA MOTORS FINANCE LIMITED (Jan 2016 to Jan 2020)

Worked as State Legal Head, Bihar and looking after entire Bihar Legal for the Company.

NOTABLE CONTRIBUTIONS

- Decrease the against cases by 50% in short span of time of short span of time and no any adverse order against the company
- Approx 5.50 Crore Recovery through Legal in NPA and chronicle cases.
- Successfully handled SARFAESI cases against dealers of Tata Motors Limited.
- Reduced litigation by monitoring and strategizing post assessment of the pending legal cases
- Conducting Lok Adalat and Conciliation camp.
- Dispute resolution through arbitration and conciliation
- Liaising with panel lawyers & briefing senior counsels.
- Advising on legal strategies to management on various issues
- Maintaining MIS report pertaining to Process Delinquency/NPA Movement/Recoveries/Variance/Corrective action/litigation management and presenting the same to senior management for facilitating decision making.
- Statutory compliances under the Companies Act 1956 and NBFC Regulation other Acts applicable to NBFC and Financial Institution

Bharti Infratel Limited, Patna – (Dec 2013 to Jan 2016)

Worked as Sr. Executive, Site Acquisition Bihar & Jharkhand circle and looking after MNOC, PUC & other statutory compliances for entire Bihar & Jharkhand.

Key Responsibilities

- Research and monitor developments in state and central legislatures

- Maintain a database of central, state and local laws and regulations
- Monitor legislative and regulatory developments impacting business strategies, practices and policies
- To obtain NOC from Municipal and other government authority for operating tower.
- Analyze, interpret, summarize and communicate the impact of any proposed laws and regulations to the Operations, Finance and Real Estate departments.
- Work with the appropriate departments to ensure that all policies and procedures meet new laws and regulations, and that the communication and follow through was appropriate to the stores
- To obtain NOC from pollution control board to run DG set on sites.
- Liaison with government authorities for MCB and Pollution NOC for cell site.
- To obtain the land conversion certificate from different authorities for cell site as well as offices.
- To obtain the certificate of shop & establishment for various offices.
- Substantial capability of providing support services and compliance guidance
- Cross Functional team Collaboration
- Identifying and selecting Vendors for Procurement, following up with Vendors for site preparation.
- Preparing/Updating/Generating MIS reports and maintaining complete data.
- Invoice processing of concerned vendors
- Accountable for implementing the all compliance strategies. Providing guidance on compliance issues/aspects to the management/organization.
- Request, gather and compile information from legal experts as required
- Coordinate with legal counsel on matters of regulatory and policy interpretation

Responsibilities:

- Ensured the execution of the necessary compliances for individual Cell Sites within shortest possible time final accrual of a Cell site, after instructions from the Planning & Optimization Dept.
- Completion of all formalities and documentation within the shortest possible time for handing over individual sites to the implementation division to facilitate the immediate commencement of work at individual Cell Sites.
- Obtaining proper & valid permission from the local Govt. Authority within the shortest possible time to avoid any obstruction /objection during the continuance of the individual project.
- Liaisoning with Bihar State Pollution Control Board as well as Jharkhand Pollution Control Board for Pollution NOC for DG installed on Cell Site/ Offices.
- Liaisoning with Municipal Corporation, Nagar Parishad, Nagar Panchayat & Gram Panchayat for permission for various Cell sites throughout assigned territories;
- Obtaining Temporary / Permanent Electric Connection/ Load enhancement for various Cell sites.

Bharti Infratel Limited, Patna – From May 2010 to Dec 2013

Worked as Consultant Legal & Regulatory B & J circle and looking after DDR, Litigation and Lease Registration for entire Bihar & Jharkhand.

Key Responsibilities

- Drafting of legal documents and contract, review and due diligence, Contract management, Litigation Management, and statutory compliances, Liaisoning with Govt., semi-Govt. and

statutory authorities, Real estate acquisition, registration of the property document, legal and statutory audits, legal research, legal consultancy, legal recovery, Complaint/dispute resolution, advocate management and legal reporting.

- Well experienced in managing the entire legal aspects for acquisition of real estate in Bihar and Jharkhand like due diligence of the acquisition process and property documents, drafting of lease and license agreement, title search, Seeking of the advocate opinion, liasoning with govt. and statutory authorities, documentation and registration of property documents..
- Well Versed with Channel partner on boarding process, Litigation Management System, Document Management system.
- Exposure in areas, including Telecom Laws & regulation, Property & Contract Law, Consumer Protection Laws, Negotiable Instrument Act, land registration and acquisition laws, statutory Laws, Procedural laws and constitutional matters.
- Successfully registered the more then 98% legacy cell sites within a short tenure
- The DDR of Cell sites cleared within TAT.

Work Experience as an Advocate

- Associated with a senior advocate of Patna High Court from October'2002 to April'2010 as an advocate. Drafted pleadings and prepared briefs of various natures mainly Constitutional, Criminal, Civil and other miscellaneous matters.

Other Skills

- Proficient in using MS Office, Excel, Power Point and the internet
- Team player with good interpersonal skills
- Ability to conduct research and strong focus on quality of work
- Creative and challenge oriented
- Good documentation and presentation skills

Education

Qualification	University/Board	Year	Marks
LL.M.	T. M. Bhagalpur University , Bhagalpur	2008	58
LL.B.	Banaras Hindu University, Varanasi	2002	63.46
B.A. (H)	T. M. Bhagalpur University , Bhagalpur	1998	58
I.Sc.	BIEC, Patna	1992	64.66
Matric	BSEB, Patna	1990	62.33

PERSONAL DETAILS

Father's Name: Late Umesh Chandra Choudhary

Date of birth: 25 Dec 1975

Permanent Address :- Mritunjay Choudhary
C/o Sanjay Kumar Choudhary

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