

RESUME

NARENDRA PADHI

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BHUBANESWAR

DIST: KHURDA

ORISSA: 751006.

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CAREER OBJECTIVE: I want to work in an organization where I can contribute my skills and potential for the company benefit and my personal experience.

PROFESSIONAL EXPERIENCE: I have 19 years of successful Collection, Receivable Management and Marketing experience in reputed NBFC and Banking sector in Orissa as below:

From April 2014 to continue.....

POONAWALLA FINCORP LTD as STATE MANAGER – STOCK MANAGEMENT - ODISHA responsible for Sale of all repossessed vehicle available for sale.

The Job Involve

- Managing all repo stock by Selling or Releasing them and maintain repo stock under control.
- Responsible to sale all the saleable repo stock within the month and achieve sales target.
- Responsible to do the refurbishment of selected assets within the month and achieve refurbishment target.
- Add new Bidder/Broker in each and every month and Collect offline bids from them.
- Managing 36 Stockyard spread all over the Odisha.
- Open new Stockyard in Odisha where ever required.
- Do the Yard & Stock audit of the all yard every 6 month and give proper input to management.
- Monitor Sale coordinator to mark repo entry, Issue Pre-sale notice to customer, initiate valuation, upload all the bid in module, mark disposal entry, request NOC etc.
- MIS reporting to HO on daily / weekly basis.

From Jan 2012 to April 2014

TATA MOTORS FINANCE LTD as STATE HEAD – RECOVERIES AND STRATAGIC COLLECTION - ODISHA responsible for Collection and Recovery of all Product financed by Tata Motors Finance Ltd.

The Job Involve

- Managing recovery of 23+ Bucket, TMC and LSA cases for All Odisha.
- Motivating the Supervisors & Field Collectors (working under Inhouse and also agency pay roll) to achieve target and also resolving their issues upfront.
- Resolving customer's issues relating to collections.

- Appointment of New Collection agency with the approval of concerned authority.
- Visiting & Resolving the Write off Accounts.
- Initiating Sec 17 against the default customer.
- With the help of legal team organising Lok Adalat.
- Maintaining all documents related to Audit.
- MIS reporting to HO on daily / weekly / monthly basis

From Sept 2008 to Jan 2012

HDFC BANK LTD as **Asst. Manager** responsible for Collection and Recovery of Auto Loan and Two Wheeler.

The Job Involve

- Since Sept 2008 to Nov 2010, looking after Auto Loan collection for four branches i.e. Cuttack, Angul, Jajpur Road & Balasore and from Dec 2010 to Jan 2012 looking after Two wheeler and Auto Loan Recovery Collection for three branches i.e. Sambalpur, Bargarh & Bhawanipatna.
- To minimizing the delinquency in Auto Loan.
- Motivating Three Collection Agencies to perform upto expectation and motivating the Supervisors & Field Collectors (working under agency pay roll) to achieve target and also resolving their issues upfront.
- Resolving customer's issues relating to collections.
- Appointment of New Collection agency with the approval of concerned authority.
- Visiting & Resolving the NPA and Write off Accounts.
- Initiating Sec 138 against the default customer.
- Maintaining all documents related to Audit.
- MIS reporting to HO on daily / weekly / monthly basis

From Aug 2007 to Sept 2008

Citi Financial Consumer Finance India Ltd as **Officer – Credit & Risk Function** responsible for Collection and Recovery of **Sales Finance Products**.

The Job Involve

- Looking after two Branches i.e. Rourkela & Sambalpur.
- Responsible for minimizing the delinquency in Two wheeler and Consumer Durable Product .
- Responsible for recovery target in Two wheeler and Consumer Durable Product.
- Motivating Two Collection Agencies to perform upto expectation.
- Motivating 4 Supervisors (Two for delinquent account and Two for write- off account) & also 17 Field Collectors (working under agency pay roll) to achieve target and also resolving their issues upfront.
- Resolving customer's issues relating to collections.
- Appointment of New Collection agency with the approval of concerned authority.
- Visiting & Resolving the NPA and Write off Accounts.
- Repossessed assets and do disposal of the same.
- Maintaining all documents related to Audit.
- MIS reporting to HO on daily / weekly basis.

From 20th Sept 2005 to July 2007

HDFC Bank (ADFC) as Jr. Officer – Retails Assets Collections responsible for collection in 8 western districts of Orissa (Sambalpur, Bargarh, Bolangir, Boudh, Sonepur, Nuapara and Kalahadi) and handling three Collection Agencies.

The Job Involve

- Responsible for minimizing the delinquency in Two wheeler products and also Auto products and Personal loan.
- Motivating the Collection Agencies to perform upto expectation.
- Handling 4 Supervisors & 20 Field Collectors working under agency pay roll and resolving their issues upfront.
- Resolving the customer's issues relating to collections.
- Appointment of New Collection agency with the approval of concerned authority.
- Visiting & Solving the NPA and Write off Accounts.
- Repossessed assets and disposal of the same.
- MIS reporting to HO on daily / weekly basis.

From June 2003 to July 2005

M/s Trupti Motors (State Franchise and Collection Agency for TATA MOTORS FINANCE LTD.) as Collection Executive responsible for Collection in 9 western districts of Orissa (Sambalpur, Bargarh, Jharsuguda, Sundergarh, Bolangir, Deogarh, Boudh, Nuapara and Sonepur).

The Job Involve

- Over dues collection from delinquent debtors.
- Achieving target in collection.
- Active participation in repossession & stock sale.
- MIS Reporting to HO

Award :

- **Silver Star award and received the Certificate of Appreciation from HDFC BANK in the month of November 2010.**
- **Certificate of Participation in Blood Donation Camp organised by HDFC BANK with RED CROSS BOLLOD BANK in the month of Dec. 2011.**
- **Train the trainer award and received the certificate from TATA MOTORS LTD. In the month of December 2012.**
- **Winner of Customer experience award (MAGIC- X) for two consequent month for EAST region from TATA MOTORS FINANCE LTD. in the month of Nov.'12 and Dec.'12.**

QUALIFICATION:

Academic: Degree in Commerce with **1st division** from **G.M.(Auto) College, Sambalpur University, Sambalpur, Orissa.**

Professional : Diploma in Business Management from ICAFI University.

Other Skills: Diploma in Computer Application (DCA)

PERSONAL DETAILS:

Name : Narendra Padhi
Father's Name : Lt. Shiv Sankar Padhi
Permanent Address : House No.- SJN - G/20, At – Sahajog Nagar, Po – Budharaja
Dist – Sambalpur, Orissa –768004

E-Mail Address : narendra.padhi1@gmail.com
Phone No. : 94379-26457 (M), 76828-04022 (M)
Date of Birth : 22nd July 1980

Languages Known : English, Hindi, Odia.

Marital Status : Married

Reference : 1. Mr. Pritish Das

COUNTRY CREDIT AND OPERATIONS MANAGE ,
CATERPILLAR FINANCIAL SERVICES. 099372-87042 (M)

2. Mr. Subhashis Mohanty
State Head Collection, HDFC BANK LTD, BHUBANESWAR.
070081-51025 (M)

DATE : 16/11/2022

PLACE : BHUBANESWAR

(NARENDRA PADHI)