Anil Kumar Garnaik

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Objective: -

Looking for a position in a highly established organization that will provide me opportunity to enhance my career, utilizing years of experience in the field to serve the company with diligence and honesty.

Achieve excellence by efficiency and efforts altogether with determination, hard work and good team leading.

Responsibilities: -

- > Control over the branch delinquency and team leading.
- > Fully responsible for all activity for the loans collection.
- > Internal Audit.
- > Legal matters handle for the branch.
- Maintenance of Service Records.
- General Administration.

Experience: -

Kotak Mahindra Bank Ltd. (Ivangel Sales & Services Pvt. Ltd.) - Sept'19 - Till Date

Debt Recovery Associates- Odisha West Zone

- Minimizes delinquencies and recovers revenue by performing collection activities.
- Bucket wise, NPA cases & Write Off cases management.
 - Supervised collection department with five agencies.

Shriram City Union Finance Ltd. (Angul Branch, Odisha) - July'15 – August'19

Senior Recovery Executive

- Branch Loan collection team leading according to company norms.
- Collection delinquency Management & Field Investigation (FI)

HDFC Life, Angul Branch, Odisha - March'13 - Oct'14

Sales Development Manager

- Life Insurance Sales
- Team Leading

ICICI Bank (ADMA Solutions), Angul Branch, Odisha - Jan'06 – June'10

Agency Manager (Collection, Back office & Legal)

- Collection Agency & Delinquency Management.
- Management collection cash & repossessed vehicle.
- Audit Compliance.
- Cross functional interactions & coordination.
- Responsible for solving customer's complaints.

Key Skills: -

- As a team leader, bringing enthusiasm and energy into group efforts
- As a leader motivating the teams to achieve the team goal.
- Regulator Reporting & Communications
- Negotiation skills.
- Time Management
- Back and Front Office Operations
- Handling of Finance Legal issue.
- Relationship banking skills.
- Capable to understand and complete loans related works.
- Using software including: MS Office, E-mail, and the Internet.

Educational Qualification: -

Examination passed	Name of the Institution / University	Year of passing	Percentage of marks
B. Sc. AIT (Applied Information Technology)	CREATIVE, Sikkim Manipal University	2007	65.89 %
12 th	C.H.S.E	2003	51.44 %
10 th	B.S.C	2000	54.40 %

 <u>COMPUTER LITERACY</u>: MS OFFICE (Word, Excel, Power Point), Basic concepts of Networking & Connectivity, C, C++, e-mail, TALLY, Hardware Knowledge etc.

Personal Information: -

DOB	: 20 th May, 1985
Father's Name	: Mr. Gagan Bihari Garnaik
Mother's Name	: Mrs. Jayanti Garnaik
Gender	: Male
Marital status	: Married
Permanent Address	: At/Po- Kulad, Near Brahmani Devi Temple, Dist- Angul, Odisha Pin-759145
Languages (R/W/S)	: Hindi, English & Oriya

DECLARATION: -

I hereby declare that the above stated information is correct to the best of my knowledge and belief.

Place: Angul, Odisha

Anil Kumar Garnaik