

# RASHMIKANTA SATAPATHY

📅 18th May 1971 🇮🇳 Indian

📍 FlatNo.A-501,5thFloor,MOTIBlock-3,ToshaliApartment,SatyaNagar, Bhubaneswa 751007, India  
📞 9960130974,7077304200 ✉ rks303@rediffmail.com/rashmikanta33@gmail.com



## Profile Summary

- Nearly 27 years of rich and comprehensive experience in Strategy Planning,Collections & Recovery,Risk Management,Customer Relationship Management and Team Management.
- Last associated with Can Fin Homes Ltd.,Hyderabad as Chief Manager.
- A strategic planner with proficiency in devising strategy for collection and recovery from clients against pending/unpaid bills.after providing advise on the various payment options.
- Proficient in Recovery Management and have got thorough and in depth knowledge in Sarfaesi Act 2002.
- Competent in streamlining & improving existing systems/processes,envisoning new methodologies,future trends and driving development,direction and accomplishment.
- Ability to support and sustain a positive work environment that foster steam performance with strong communication and relationship management skills.



## Business Skills

### **Business Skills : Expert in Recovery.**

- **Strategy Planning** : Formulating business strategies and strategic-utilization and deployment of available resources to achieve organizational business objectives. Setting up branch operations with key focus on bottom line profit ability by ensuring optimalutilisation of available resources.

### **Operations :-**

#### **1) Collections :-**

- Managing and monitoring delinquent account collection and establishing terms of payment as well as handling Vendor Management.
- Preparing MIS reports to provide feedback to top management on business operations,viz.billing,collection, credit control,profitability,etc.

#### **2) Recovery Management :-**

- Conceptualizing & implementing recovery strategies in case of payment defaults.
- Supervising the team for managing high value fraud cases/defaulters/insolvent clients and initiating appropriate legal actions against them.

#### **3) Risk Management :-**

- Allocation of cases,capacity planning,ensuring field visits,curtailing flow rates and normalization of delinquent accounts.
- Devising and effectuating risk policies & managing wide risks and implementing effective mechanisms to mitigate the same.

### **Legal Affairs :-**

- Co-ordinating with legal department for sending the legal notices to the non-payment accounts.Monitoring accounts & developing reports to ensure compliance with legal statutes & initiating strong legal action in case of continuous payment default.

### **Customer Relationship Management :-**

- Enhancing customer satisfaction matrices & monitoring customer complaints.Building and maintaining healthy business relations,ensuring maximum customer satisfaction.





## Business Skills

### **Team Management :-**

- Recruiting, training & monitoring the performance of team members to ensure efficiency in sales, operations and meeting of individual & group targets. Conducting meetings for setting up objectives and designing or streamlining processes to ensure smooth functioning of sales and operations.



## Work Experience

02/1994 – 09/2020

### **Chief Manager Can Fin Homes Ltd.**

#### **Growth Path :-**

- Branch InCharge Since Jul'05 till September 2020.
- Assistant Manager Apr'02–Jun'05.
- Senior Officer–Mar'01–Apr'02.
- Officer, Patna Branch Oct'98–Mar'01.
- Assistant Feb'94–Oct'98.

#### **Responsibilities :-**

##### **As Branch InCharge :-**

- Overseeing the evaluation and appraisal of Housing Loans Proposals, Personal Loan Proposals & Mortgage Loan Proposals, Commercial Loan Proposals.
- Conducting Credit Interview, Sanction & Disbursement of Housing Loans, Personal Loans & Mortgage Loans.
- Looking after the marketing for Home Loans, Dealing with Corporate and Making Tie-Ups, Dealing with Builder
- & Colonizer for Tie-Ups and Generating Business, Product Promotion Advertisement, Sales Promotion.
- Appointing and monitoring Direct Sales Associates and improving quality business.

#### **Highlights :-**

##### **Distinction of handling recovery of :-**

- 42 Accounts are taken under Sarfaesi Act'2002 in favour of the purchaser, which is 1st of its kind in the state of M.P. in the year 2007.
- Sold: 29 properties & 5 Accounts closed through One Time Settlements in Indore.
- Recovered and closed 7 written off accounts in Pune.
- Successfully achieved the targets under Sanctions, Disbursements, Outstandings for the year ended 31st March 2020 for the quarter ended 30th September 2020.
- Played a teller role in mobilisation 1800 lakhs Trust Deposit in Bhubaneswar.
- Opened a new Branch at Durgapur, West Bengal., Nagpur, MH.
- Tied up business with builders.
- Canvassing Insurance Business for the Organisation.

##### **As Assistant Manager :-**

- Sub - Heading the Lucknow Branch and established Recovery, Internal Control, Bank Reconciliation, Evaluation & Appraisal of Housing Loan Proposals, Credit Interview in absence of Branch Manager.

#### **Highlights :-**

- Successfully closed 1 Builders Loan, 1 High value NPA Account of having overdue of more than 8 years and 6 NPA Accounts of having overdues of more than 1 year.
- Played a key role in sanctioning the Housing Loan, Personal Loan and Mortgage Loan, Internal Control & Internal Work including Bank Reconciliation.

##### **As Senior Officer :-**

- Sub-Heading the Raipur Branch and established the Branch portfolio, internal





## Work Experience

control, Bank Reconciliation, Evaluation and Appraisal of housing Loan Proposals, Credit Interview etc.

- **Highlights :-**
- Played a major role in establishing the Branch Business in contacting and capturing new customers and generating quality business for the Company.

### **As Officer, Patna Branch :-**

- Functioning to control internal office work, deposit mobilisation, funds management and internal control.
- **Highlights :-**
- Successfully mobilised deposit amount of Rs.1 Crore from Bihar State Electricity Board Officers Welfare Fund.
- Participated in 3 days Training Program at Calcutta by National Housing Bank on Housing Finance.

### **Assistant :-**

- Commenced career as an Assistant in Bhubaneswar Branch.



## Education Qualification

- 2010 M.B.A.–Finance Sikkim Manipal University.
- 1992 P.G Diploma in Systems Management NIIT
- 1991 B.Sc in Physics Utkal University, Bhubneshwar with 1st Division
- National Scholarship holder. Participated in NHB inhouse training for Mortgage Lending.



## Language Known

- English, Hindi & Oriya