



**SA**  
**SAINU ASSOCIATES**  
SINCE 2000

**Personal Contact Information :**

Cheruppathu Valappil House ,  
Karikkad P.O , Vadakke Kottol , Kunnamkulam. , Thrissur  
Kerala - - 680519

**Company Contact Information:**

Sainu Associates  
Alukkas Castle  
Civil Lines Road , Ayyanthole Trichur ,  
Kerala - 680003

GSTIN : 32CBGPS9910J2ZB

PAN NO : CBGPS9910J

Email : [sainuassociate@gmail.com](mailto:sainuassociate@gmail.com)

**Mob : 8281815353 / 7012037498**

**Mission Statement:** To provide effective and efficient recovery services for our clients, while maintaining a commitment to professionalism, integrity, and ethical business practices.

As a leading Legal Service, Collection and Recovery Agency with over 22 years of experience, we specialize in providing comprehensive debt management solutions to financial institutions across Kerala state. Our team of highly skilled professionals is well-versed in handling all aspects of debt collection, from initial contact with debtors to repossession and asset management

**We take pride in our ability to provide tailored debt management and legal remedy solutions** that address the unique needs of each of our clients. Whether you're looking for Roll rate management, NPA management, Stressed asset management, Repossession, Soft bucket collection, or Hard bucket collection, Mediation we have the expertise and experience to deliver results.

At our agency, we understand that effective debt management requires a combination of technical expertise and strong relationships with legal and law enforcement authorities. That's why we have developed strong connections with repossession and Legal authorities across India, as well as repossession agencies, to ensure that we can quickly and efficiently recover assets for our clients

**Our agency has a proven track record of success, having already associated with 12 reputed financial institutions.** We pride ourselves on our commitment to professionalism, integrity, and excellence in all that we do, and we are confident that we can help you achieve your debt management goals.



## Team:

- Proprietor : **SAINUDHEEN .CM**  
(Over 20 years of experience in the collection and recovery )
- Area Collection Manager : **JYOTHI PRAKASH .K**  
(15 years of experience in NBFCs )
- Collection Manager : **RAHUL .K**  
( 10 years of experience in NBFCs )
- Institutional Arbitrator : **Adv PRAVEEN PAUL CHANDY**  
(Over 20 years of experience in the legal field)
- Arbitrators : Adv Balachandran KR  
Adv Sabeetha A M
- Legal Officers : Adv . Midhun .MM  
Adv Rekha . MS  
Adv Reshma .KS  
Adv Prakash AI
- Recovery Specialists : All Team Members
- Team Size : 30
- No of Branches : 06

## Institutions Associated With

- ▶ HDB FINANCIAL SERVICES
- ▶ MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED
- ▶ POONNAWALA FINCORP LTD
- ▶ KOTAK MAHINDRA PRIME LTD
- ▶ TATA CAPITAL FINANCE
- ▶ SHRIRAM FINANCE LIMITED
- ▶ MUTHOOT CAPITAL SERVICES LTD
- ▶ BAJAJ FINANCE LIMITED
- ▶ INDOSTAR CAPITAL FINANCE
- ▶ FORTUNE INTEGRATED ASSETS FINANCE
- ▶ HINDUJA FINANCE
- ▶ INDUS IND BANK LIMITED



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