



SUDHEESH.N

**THEKKUMKARA PARAMBU - H
OTHAYAMANGALATH
P O .PANATHEERANKAVE
CALICUT – 673019**

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Profile:

Prepared to adapt to a variety of talents towards a new challenge.

Exceptional interpersonal and communication skills allow development of strong rapport with individuals on all levels.

Good organizational skills and earned a reputation as a creative thinker and fast learner.

Capable of managing teams.

Success oriented.

WORK EXPERIENCE

**Presently working as Deputy Manager 90 + Collection department with
POONAWALLA FIN CORP LTD from MARCH 2018 to till date .**

Handling 6 collection executives

Managing 90 + Car loan & Home loan & CV & CE loan collections .

Doing repossession on 4 wheelers

Handling bucket 60 & above loan collections

Monitoring executives and planning field visits to meet difficult customers.

Meeting with high provision customers for resolutions of the NPA account.

Planning to execute 138 warrant & also meeting with police officers.

Police Station visit conducted for solving high provisional cases.

Evaluating the performance of each Executives

Repossession of vehicle through Sec 9 & Sec 17 Orders(coordination with Repo agents)

**Worked as Area Manager with SML FINANCE LTD from Jan 2015
To Feb 2018 .**

Handling 5 branches

Handling Business and Collection

Handling 5 branch managers

Supporting the team to achieve the target

Control Delinquency by taking appropriate action for the region

Achieving sales target in every month

Branches are running profitable

**Worked as Recovery Manager with SML FINANCE LTD from May 2010 to
Dec 2014 .**

Handling bucket 4 & above Two wheeler, loan collections.

Handling bucket 4 & above 3 wheeler, loan collections.

Handling bucket 4 & above car loan collections.

Handling more than 25 no of collection executives.

Supporting the team to achieve the target

Recovery of Two ,Three, four wheeler vehicles.

Worked as Collection Manager with HDFC Bank from September 2007 to April 2010

Responsibilities.

- Handling write-off Two wheeler loan collections.
- Control Delinquency by taking appropriate action for the region.
- Ensure credit losses are minimised and enhance collection/recovery.
- Support and monitor activities of Agency executives
- Ensure that all procedures and controls are strictly followed.
- Exercise adequate control over the collections team in terms of:
 - Capacity Planning.
 - Productivity.
- Identifying potential agencies in the market, building relationship and enrolling them.
- Motivate and manage the agencies to ensure that achievement of targets.
- Maintain open communication channels to address issues and grievances.
- Resolve customer queries / issues within the specified time frames and to the satisfaction of the customer and the bank.

Worked as Agency Manager -in ICICI Bank Ltd cochin from 2006 August to 2007 August.

Responsibilities:

- Handle the portfolio assigned to the Debt collection agencies.
- Co-ordination with lawyers for all legal activities such as sending notices and filing of cases on delinquent PL accounts.

Achievements:

- Won the Spotlight award for the best performance in collections for South India.
- Was successful in reducing the Cochin PL delinquency.

Worked as Agency Manager with GRAS ASSOCIATES PVT LTD. Collection Agency, Calicut from 2001 Feb to 2006 July.

Gras Associates Pvt. Ltd. One of the largest Collection Agency of HDFC Bank

Based in Cochin'

Responsibilities :

Making outbound calls to follow up on payments from delinquent customers.

Adhere to highest standard of quality and compliance.

Be customer friendly and extremely courteous.

Update the relevant information in the database.

Controlling the flow of delinquent accounts to reduce future bad debts.

Complete in charge of the Agency Collection of HDFC BANK, Calicut.

Supporting the team to achieve the target

Superior communication and interpersonal abilities; work well with all levels of Staff & Management .

Manpower planning and performance monitoring.

Convincing defaulted Customers to make the payment with in the stipulated time.

Proven track record of doing more than given target for the month

Help to develop strong bond between customer and company.

Training and development of team members to achieve their personal and organizational goals.

Academic Qualification:

Bachelors Degree in Arts (Sociology/Malayalam).

Computer Proficiency:

Office Software: M S Office (Excel, Word, PowerPoint)

Personal Details:

Father's Name : Krishnan .N

Marital Status : Married

Date of Birth : 13th April 1976

Languages known : English, Hindi, Malayalam

Religion : Hindu

Driving License : Having both Two wheeler and Four wheeler

Indian License

Hobbies

: Listening to music, reading and paying Football.

REFERENCES:

1) RAJESH. A
HDFC BANK
Collection Manager
Mob: 9349438651

2) BISWATH.C. MOHAN
POONAWALLA FINCORP
Manager Stock Management
Mob: 9447143937

Declaration

I hereby declare that all the details furnished above are true to the best of my knowledge

Place: Calicut

Date: 16-11-2022

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