

JIBIN JO BABU

**CHANNANATHIL (H)
THIRUVANKULAM-PO
ERNAKULAM
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CAREER OBJECTIVE

TO INVEST ALL MY SKILLS INTO BUILDING A STRONG CAREER PATH AND IN RETURN BRING MY ORGANIZATION TO GREATER HEIGHTS OF SUCCESS.

I have 18 Yrs experience in Team management, Office management, Sales, Collections, Customer care & Relationship.

I have experience in Finnone, LOS, LMS, Lotus and almost all banking softwares used by banks and NBFC.

I am very familiar with backend activities- System works, Maintaining Registers, Internet Applications, M S Office. I had taken responsibilities for handling Day Book, Banking, Cash Handling, Online Uploading of forms and payments, Co-ordination & supervision, Floor management, handling all records in Excel for speed referrals.

WORK EXPERIENCE

Aadhar Housing Finance Ltd

Duration : Nov 2019 to Jan 2021
Designation : Manager – Territory Collections Manager
Area /Department : Collections – Home Loan and Loan Against Property
Location :Kerala

Major Responsibilities

- Heading Kerala collections of Home Loan and Loan Against Property
- Handling legal process and assisting in property attachments.
- Daily MIS handling, Reporting daily resolutions, Field referrals, Dispute to Zonal Manager.
- Downloading and follow-up the accounts by review and timely field visit with BCM

Kallada General Finance Pvt Ltd

Duration : Jul 2018 to Oct 2019
Designation : Manager - Head Collections
Area /Department : Collections – Tw, 3w and Auto loan
Location :Kerala

Major Responsibilities

- Heading collections of TW, 3W and Auto for whole bkt
- Handling collections for all branches of Kallada finance

- Daily MIS handling – Reporting daily resolutions, Field referrals, Dispute to CEO.
- Downloading and follow-up the accounts by review and timely field visit with BM
- Coordinate with legal Manager for proper and timely legal activity

Reliance Capital Ltd

Duration : Oct 2014 to Jun 2018
 Designation : Deputy Manager — Branch Collections Manager
 Area /Department : Collections - Vehicles
 Location :Kerala

Major Responsibilities

- Handling collections of Auto, CV- whole bkt
- Handling 6 field inhouse officers and three collection and recovery agencies.
- Daily MIS handling – Reporting daily resolutions, Field referrals, Dispute to Regional manager.
- Downloading and follow-up the accounts by review and timely field visit with executives.

HDFC BANK LTD

Duration : Sep 2012 to Sep 2014
 Designation : Relationship Manager - Assistant Manager
 Area /Department : Sustainable Livelihood initiative (Microfinance)- Sales & Collections
 Locations : Thiruvalla, Changanacherry and Chengannur.

Major Responsibilities

- Sales and Collections of Self Help Group (SHG) at 3 branches with a geo-limit of 25 km from each branch and reporting to Cluster Manager.
- Handling 8 Field officers & 2 Team Leader.
- Frequent Group visit to avoid the late payment and to generate new leads.
- Daily MIS handling – Reporting Resolution sales & collection, Field referrals, Dispute to Cluster Head.
- Maintaining the Target for sales & collections.
- Maintaining separate registers for the purpose of auditing.

Reliance Capital Ltd (Offroll Staff - Reliance H R Service Pvt Ltd)

Duration : Dec 2007 to Aug 2012
Designation : Senior Collection Coordinator
Area /Department : AUTO, CV & CE Collections – Cochin & Kottayam

Major Responsibilities

- Co-ordination & Supervision of accounts of AUTO, CV and CE with monthly average.
- Handling 2 collection agencies and the executives.
- Daily MIS handling – Reporting Resolution, Field referrals, Dispute / fraud cases & skip cases.
- Daily Checking and Update feedbacks in FINNONE.
- Maintaining separate registers for the purpose of auditing.

ICICI BANK Ltd (Offroll Staff - I Process Pvt Ltd)

Duration : Nov 2006 to Nov 2007 (1.1 Yrs)
Designation : Agency Collection Manager
Area /Department : Credit Card Collections –Cochin

Major Responsibilities

- Managing ICICI Credit Cards Collections with monthly average.
- Co-ordination & Supervision of Credit Cards Field Executives of Agencies.
- Daily MIS handling – Reporting Resolution, Field referrals, Dispute / fraud cases & skip cases.
- Daily Review of field Executives through Team Leaders on Daily Basis.

RELIANCE WEB WORLD EXPRESS

Duration : May 2005 to Oct 2006 (1.5 Yrs)
Designation : Commercial executive and sales Coordinator
Area /Department :Telecom Sales - Tripunithura

Major Responsibilities

- Canvassing & Retaining of Mobile and Land line Connections (Post-paid)
- Co-ordination & Supervision of Sales and collection Executives of Agency.
- Daily MIS handling – Reporting Resolution, Field referrals, Dispute / fraud cases & skip cases.

- Day Book handling, banking, cash handling, online uploading of CAF.

CITI BANK (Offroll Staff - InvestOne Pvt Ltd)

Duration : Oct 2004 to Apr 2005 (7 Months)
 Designation : Assistant Manager - sales
 Area /Department : Premium Account Opening - Sales-Cochin

Major Responsibilities

- Canvassing & Retaining Premium Accounts.
- Maintaining Good Relationship with my Existing Customers & Retaining the Quarterly Average balance of 5 Lac in their accounts.

HSBC BANK (Offroll Staff)

Duration : May 2003 to Sep 2004 (1.5 Yrs)
 Designation : Branch Sales Officer
 Area /Department : Credit Card - Sales- Cochin

Major Responsibilities

- Handled HSBC – PNB Co-Brand Credit Cards
- I have to canvas, convince & describe about the Credit card offer from HSBC to the PNB account holders of 6 branches.
- Uploading the Customer Application form at the PNB Regional Office at daily basis.

EDUCATIONAL PROFILE

BACHELOR OF BUSINESS ADMINISTRATION (1998-2001)

UNIVERSITY : MAHATMA GANDHI UNIVERSITY, KOTTAYAM
 INSTITUTION : B.P.C COLLEGE, PIRAVOM

ADDITIONAL QUALIFICATION

COMPUTER KNOWLEDGE : MS OFFICE (WORD, EXCEL, PPT, PHOTOSHOP)
 ELECTRONICS KNOWLEDGE : VOCATIONAL HIGHER SECONDARY(ELEC DEP:)
 DRIVING LICENCE : TWO AND FOUR WHEELER (E/3998/97)

DRA (Debt Recovery Agent) Certified from Indian Institute of Banking and Finance

PERSONAL PROFILE

NAME	: JIBIN JO BABU
DOB	: 30 MAY 1979
SEX	: MALE
MARITAL STATUS	: MARRIED
NATIONALITY	: INDIAN
RELIGION AND CAST	: CHRISTIAN - JACOBITE
FATHER'S NAME	: Mr. C.P.BABU, (EX-SERVICE MAN)
PERMANENT ADDRESS	: CHANNANATHIL (H) THIRUVAMKULAM-P.O ERNAKULAM- KERALA-682305
PHONE	: +91 6282243047
LANGUAGES KNOWN	: ENGLISH, MALAYALAM, HINDI, TAMIL

DECLARATION

I hereby declare that all the above mentioned facts are true to the best of my knowledge and belief.

Thanking You

Place : Ernakulam

Yours Faithfully

Date : 18-11-2021

Jibin Jo Babu