



SHAJI.R
SAI NIVAS
PUTHILLAM THAZHAM PARAMBU
PO.KOMMERI, MANKAVU,
CALICUT-673001
Kerala
☎ 9249495069

PROFILE

To seek a challenging role in an organization that offers opportunities to utilize my skills and knowledge to contribute to both organizational as well as personal growth.

EXPERIENCE

From July 2015 To Till DATE- POONAWALLA FINCORP LTD .
Formerly Known as MAGMA FINCORP LTD.

DESIGNATION - STATE HEAD – COLLECTIONS –Recovery & Quality Control.

Responsibilities:

- Handled defaulter buckets collection X – 730 BKT .
- Managing Team Leaders and Collection Executives .
- Publishing Various Retail Collection MIS
- Preparing Collection performance of all Executives
- Daily review of chronic case with all executives.
- Evaluating the performance of each Executive and Team Leader on Weekly basis
- Planning and improving collection efficiency
- Handling Audit work Repo Kits , Quality checking MR,Collections

From Jan 2014 To June 2015 – L&T FINANCE LTD

DESIGNATION - Collection Manager- CV & Construction Equipments

- Handling all buckets collection (0 & Above) for Central Kerala (Cochin, Kottayam & Alappuzha, Palakkad ,Thrissur)
- Repossession of vehicle through sec 9 Orders
- Analyzing and monitoring of NPA Accounts
- Planning and improving collection efficiency
- Evaluating the performance of each executives

From Feb 2013 to JAN 2014 – BAJAJ AUTO FINANCE LTD

DESIGNATION -Officer- Collection -CV.

- Handled Hard buckets collection for Kozhikode ,Kannur, Malappuram – North & South Kerala.
- Taking EC of the property for Sec 9 Orders & Civil suit
- Recruitment of Agencies for repossession
- Repossession of vehicle through sec 9 Orders
- Analyzing and monitoring of NPA Accounts
- Dealing NPA customers & repo vehicle customers

From Oct 2008 to Jan 2013 – TATA Motors Finance Ltd

Role – Assistant Manager – CV &PC Collection Under E-nxt Financial LTD

Responsibilities:

- Handled defaulter buckets collection 1 - 4 BKT for North Kerala.
- Allocation of arrears list to agencies
- Managing the Collection Agency and Customer Relationship Executives

- Evaluating the performance of each CRE & Agency on Monthly basis
- Directly reporting to State Head-Collection

From Sept 2006 to Sept 2007 – ICICI BANK LTD .

I. Role -Agency Manager -TW &PL

Responsibilities:

- Allocating Fresh list to Telecallers- 4 times per month (X Bkt)
- Publishing Various Retail Collection MIS
- Preparing Collection performance of all Executives.
- Conducting daily sample verification of Collection receipts
- Consolidating and Monitoring of Overdue Collection from Agencies
- Generating Reports from Finn one for Customers like Cheque Details, Welcome letters, Closure Reports and checking the Calculation & Correct Application of charges before passing the same to the Customer.

**From Oct 2003 to Aug 2006 – Nathan & Company
(Chartered Accountants.)**

- Handling bank audits , Company Audits
- Preparing P&L account , Trial Balance , Balance Sheet.

Collection Tools using for increased the collection efficiency and Reducing NPA level

- **Division of portfolio**
Divided the portfolio as two groups which is major and minor. Major portfolio included consistently skipping customers from commitments, high overdue and very fresh cases, rest of customer is belongs to minor portfolio .Fixed the closing 25th for the major portfolio customers so as able to take commitments as much as earlier and this help to pressurize them by all mean. Portfolio involved from 1 to 6 pending cases
- **Sec 9 Orders**
For using vehicle recovery with the help of Adv Commissioner.
Collect property details from HO for taking EC of the property for Sec 9 Orders & Civil suit
- **Sec 17 Orders**
Using for repossession of the vehicle with the help of local Police station

- **Sending Dunning letters for fresh cases and intimation notice before file section 138 in branch itself**
Initiated to send dunning letters in both **local language** and **global language** from branch itself before this branch office ultimately depend on head office for sending these notices and it was in global language
- **Section 138 and local police cases**
File the complaint against the pending customer's in local police stations with the help of advocates and where ever this is not workable, file the case as section 138 after collecting the cheques
Rejection memo from regional office
- **Loan take over with other financiers**
This is another tool which could have used successful by settling the contract with other financial companies by giving Noc to them

KNOWLEDGE OF BANKING SOFTWARE

Fin-One	: Advanced Collection Software Using L & T, HDFC & Bajaj
ERP	: Advanced collection and operations software using by Hinduja Leyland Finance
SAP	: Advanced collection and operations software using by TATA Motor Finance
KAPITI	: Corr Banking Software Used by Centurion Bank of Punjab Ltd
FINACLE	: Advanced Software Using CBOP for their Banking Branches

ACCADAMIC

Course	Year	University
MBA-Finance	2018	Bharathiar University, Coimbatore.
B com	2000 -2003	University of Calicut
Plus – Two	1999-2000	Kerala Higher Secondary Board.
SSLC	1998	Kerala Board

COMPUTER KNOWLEDGE

Diploma in Computer Financial Accounting
(Open Office, Ms-Office and Tally 5.4, 6.3)
Skilled Package: Ms-Excel, Ms-Word
Diploma in Computer Servicing
Diploma in Computer Networking

PERSONAL INFORMATION

➤ Date of birth : 24.12.1982
➤ Father's Name : Ramakrishnan
➤ Gender : Male
➤ Nationality : Indian
➤ Languages : English, Malayalam, Tamil, Hindi
➤ Marital Status : Single
➤ Contact Details : **9249495069.**
➤ E-mail :

References

Mr. Rajesh .R.M
State Head
Magma Fincorp Ltd
Ph No:7200008927

Date:
Place: Kozhikode.

SHAJI.R