



**SHINU V S**

**Mobile no: 9961988236**

**Mail ID : shinusivan@gmail.com**

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**OBJECTIVE:** To pursue a challenging and remarkable position in Financial and Banking industry, where my experience and skills will have necessary applications, through which the organization and I can grow at a quicker pace with innovative ideas and strong marketing strategy.

**ABOUT MYSELF**

A self motivated person with excellent relationship building & interpersonal skills. Strong analytical problem resolving & organizational abilities. Posses a flexible and detail oriented attitude. A driven leader with a proven ability to hire, manage and drive sales teams towards fresh revenue growth.

**QUALIFICATION SUMMARY:** B.A graduate with over 18 years of Recovery experience in Auto Loans & Mortgage Loans

**Current Position: working as Team Leader (Deputy Manager)** – From 2<sup>nd</sup> December 2021 onwards working as Team Leader (Product –Vehicle loan) at POONAWALLA FINCORP LTD.

**KEY SKILLS**

- Recovery in hardcore NPA accounts
- Well versed legal aspects of loan recovery
- Good customer management skills
- Good negotiations skills
- Hand on experience in vehicle repossession
- Initiating SARFAESI act with the help of Legal Dept.
- No reluctance for extensive travelling for official purpose
- Hard working nature and flexible.
- Ability to grasp things fast and a quick learner.
- Good in building team and at people management skills.
- Determination to face and take up challenges.
- Collaboration and Coordination

## **WORK EXPERIENCES:**

- **2021 Dec 2<sup>nd</sup> to present :- poonawalla Fincorp Ltd- Vyttila**  
Designation : Team Leader(Deputy Manager) collections (31-90)- Ernakulam and Alappuzha
- **2004 July to November 5 2021:-Manappuram Asset Finance Ltd (Manappuram Group) Valapad -Thrissur.**

Designation: Sales and Recovery Head (Chief Manager) Vehicle Loan – Kerala and Tamilnadu.

### **Major Responsibilities**

- Developing Standard Operating procedures for business in vehicle loan segment
- Heading the Mortgage loan and Vehicle loan Team ( Sales & Recovery)
- Looking after the Mortgage loan and Vehicle loan recovery.
- Personal Follow up on highly delinquent NPA Accounts
- Field Visit for Critical Accounts.
- Reducing Hard core accounts and Concentrating on Soft Buckets.
- Coordinating Customer Related Issues
- Coordinating vehicle repossession and vehicle auction

## **Educational Qualification:**

B.A –MG UNIVERSITY (Year of Passing : April 2004)

## **PERSONAL DETAILS :**

Name	: Shinu V.S
Fathers Name	: Sivan V A
Date of Birth	: 09-05-1984
Religion	: Hindu
Marital Status	: Married.

**Permanent Address** : Venalakudy House , Avanamcode , Chowara PO  
Pin-683571 , Aluva, Eranakulam, Kerala

**Languages known** : English, Malayalam and Tamil.

**REFERENCES:**

1. Mr.Unnikrishnan K S (Company secretary), Manappuram Asset Finance Ltd.,  
Mobile No: 9895598620
2. Satyaraj – AGM Recovery, Manappuram Asset Finance Ltd, Mobile No: 9037819327
3. Jibin- Team Leader(90+) , poonawalla Fincorp Ltd, Phn: 6282243047

**Place: Ernakulam**  
**Date : 28-08-2022**

**Shinu V.S**