

JADESH P NAIR

Krishna kripa

Pandara Paramba Puthiyara (p o)

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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 Oct 2014

Till date– Poonawalla fin Corp ltd

DESIGNATION

: Manager

Location

: ALL Kerala

- Handled defaulter buckets collection (180+ dpd to infinity and seasoned sold)
- Allocation of arrears list to the Agencies,
- Managing the Collection Executives and Customer Relationship Executives
- Daily review of chronic case with all agencies
- Evaluating the performance of each agencies weekly wise and Monthly basis
- Planning collection activates
- Dealing NPA customers and repo vehicle customers
- Sending Daily Collection Report to Zonal Head
- Initiating Sec 9 , Sec 17 and Sarfasi for (HL) order for repo the asset
- Execution of sec 9 with receiver
- Issue the Warrant & summons copy of Sec 138 to the executive
- Initiating Arbitration & Conciliation cases
- Follow up the EP status with the company Advocate
- Serving the EP summons with bailiff
- Taking Encumbrance certificate for attaching the property of the customer
- Initiating the collection agency Vendor bill on time & Follow up with HO
- Group visit in High OD case
- Daily assign eight case to agency executive

From Nov 2013 to Sept 2014 BAJAJ FINANCE LTD

DESIGNATION : **Sr.Officer Sales & Credit**
Location : **Kannur**

- Maintaining Market Share on dealerships
- Cash management & Deposition monitoring
- Ensuring first Three EMI collection of the customers
- Recruitment of Agencies for collections and repossession
- Managing the Collection Agency and Customer Relationship Executives
- Ensure the OD reduction
- Taking Daily commitments from collection officer's
- Ensuring TAT on dealer disbursement
- Handling and Managing FI & Verification DMA
- Coordination of KYC and Income documents Collection
- Monitoring sales dealer staffs
- Execute and efficiently process complete documentation for processing of loans in a timely manner
- Responsible for complete Back Office Operations for documentation, Customer Accounts
- Daily review of Pipe line case with all Sales executives

From Feb 2007 to Nov-2013 TATA Motors Finance Ltd

DESIGNATION : **Assistant Manager**
Location : **Calicut , Wayand & Malappuram,Palakkad**
Job Description

- Handled defaulter buckets collection (3 to 24 BKT)
- Allocation of arrears list to agencies
- Managing the Collection Agency and Customer Relationship Executives
- Daily review of chronic case with all Agencies executives
- Evaluating the performance of each Agency on Monthly basis
- Planning collection activates
- Dealing NPA customers and repo vehicle customers
- Sending Daily Collection Report to State Head

From Feb 2004 to Jan 2007 – Hutch Communication Online Associate

Role : **Team Leader-Post Paid**
Location : **Calicut & Malappuram**

Job Description

- Coordinating sales executives
- Designing the action plan for Improving sales
- Responsible for meeting sales target

From Jan 2002 to Jan 2004 BPL Communication

Role : **Collection Executive & Costumers Service**
Location : **Calicut**

Job Description

- Greeting the costumer in reception area
- Front office administrator
- Giving proper guidance to the receptionists on daily basis
- Responsible for Compliance

From Jan 1996 – Dec 2001 – Prestige Food Processed Company

Role : **Sales Executive**
Location : **Calicut, Kannur , Wayand**
Job Description : **Sales In van retail & all Sales Shop**

KNOWLEDGE OF BANKING SOFTWARE

SAP : **Advanced collection and operations software using by TMF**
ICAS : **Advanced Customer Application System BAJAJ FINANCE**
ORACALE : **Advanced Collection and operations software using by MAGMA**

ACADEMIC

- S.S.L.C
- Diploma in Draught man Civil Engineering
- Bachelor of Arts – (open)

COMPUTER KNOWLEDGE

- Internet & other computer operations
- DCA
- Tally
- Peach Tree
- DacEasy
- Quick Book

Skilled Package: Ms-Excel, Ms-Word

PERSONAL STRENGTH

- Excellent team management and mentoring skills
- Acquired basic and fundamental managerial skills.
- Naturally endowed with a 'team working' philosophy.
- Eagerness to continually learn and develop skills.
- Proficient communication skills developed and matured over experience.

PERSONAL INFORMATION

- | | | |
|---------------------|---|----------------------|
| • Father's name | : | P. Parameswaran Nair |
| • Nationality | : | Indian |
| • Marital status | : | Married |
| • Children | : | Two |
| • Date of birth | : | 20-05-1975 |
| • Religion and cast | : | Hindu & Nair |

Achievement

- **Division of portfolio**

Divided the portfolio as two groups which is major and minor, major portfolio included consistently skipping customers from ptps, high od and very fresh cases. Rest of customers is belonging to minor portfolio. Fixed the closing 25th for the major portfolio, so as able to take ptps as much as earlier. And this helped to put pressure on them. By all mean Portfolio involved from 90 to 120 RF cases in TATA FINANCE LTD

- **Sending Dunning letters for 90 dpd cases and intimation notice before filing section 138 in branch itself**

Initiated to send dunning letters in both **local language** and **global language** from branch itself, before this the branch office ultimately depended on the head office for sending these notices and it was in global language.

- **Section 138 and local police cases**

File the complaint against the pending customers 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 cheque. Rejection memo from regional office.

- **Closely follow-up with agency executives in “TMF” and in MAGAMA”**

After the completion of allocation, will fix daily target for them and review them in weekly wise with concerned Executive & agency owner

For simplifying the job, assign minimum eight customers should be visited per day by an executive. In high pos case of direct visit & a group visit with ZCM in MAGMA FINANCE LTD

- **Loan take over with other financiers**

This is another tool which could have used successfully to settle the contract with other financial companies by giving NOC to them.

REFERENCES

1 Rajasekar

ZCM

Magma fincorp ltd

09866673935

2 Raju VT

SH- TMF

9020315551

3 Mathew George

DHFL SH

9645085900

4 Lijo

RM Bajaj Finance

09746294888

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