

### **PROFILE**

To work for a professionally managed company with a good organizational objective & friendly environment, in a capacity that offers responsibility, challenge, job satisfaction and scope for organizational and personal, development and growth. As well as Independent thinker and team player with problem-solving skills and thorough knowledge of HR issues, interested in a Manager positions. Looking to utilize 4 of professional experience in coordinating the managing operation; coming with excellent communication and leadership skills.

### CONTACT



+91 9947997795



Suhailkamaru001@gmail.com



Thrissur, Kerala, India

### **SUHAIL K K**



### **WORK EXPERIENCE**

Deputy Collection Manager

Poonawalla fincorp | Kannur-Kasaragod, Kerala, India
11/04/22 – Present



Collection managers oversee the financial collection department of a company and are responsible for the correct invoicing of clients and the timely receiving of payment. They also observe and review the interactions of staff members with clients to ensure that collections are done according to company policies and regulations.

#### PRODUCT HANDLED: Auto Loan, CV,CE,PL,LAP (Secured & Unsecured loans)

- Implementing collection policies and procedures to avoid excessive outstanding credit.
- Training and mentoring of staff members in the collections department.
- Remaining informed of any legislative procedural training regarding debt collection.
- Preparing monthly feedback reports on payment collections.
- Negotiating with customers in cases when non-payment occurs.
- Implementing deadlines for invoicing and payment collection.
- Ensuring that the company policy on recoveries is followed and that it is in line with state and federal regulations.
- Implementing collection policies and procedures to avoid excessive outstanding credit.
- Creating and implementing a strategy to improve the collection of outstanding credit.
- Setting payment collection goals and targets for the department.
- Run reports and analyze data pertaining to the department and share with executive staff and managers of department staff as needed.
- Communicate with clients to build and maintain a strong working relationship and reduce the number of clients who stop working with the company

Deputy Collection Manager HDFC Bank | Thrissur, Kerala, India 28/10/20 – 03/01/22

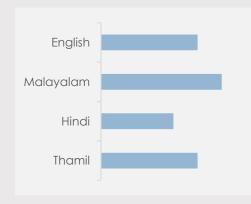


oversee the credit and collections activities of an organization. They manage the collection of outstanding invoices while enforcing company policy. Managers also lead a team of staff members to ensure the collections department is efficient.

### PRODUCT HANDLED: Two-Wheeler loan & Used TW (Secured loan)

- Coordinate activities of staff members to ensure a smooth and efficient department that reduces the number of cases that are overlooked.
- Oversee the collection of outstanding credit and invoices to minimize profit loss while ensuring it is handled appropriately

### **LANGUAGES**



### **PERSONAL DETAILS**

D.O.B : 07/06/1994
Nationality : Indian
Marital Status : Married
Passport Number : K0378662
Date of Expiry : 27/03/2022

### **HOBBIES**



Travelling



Sports



Reading



Photography



Music

- and per company policy.
- Create and implement strategies to increase the number of successful collections on outstanding debt.
- Run reports and analyze data pertaining to the department and share with executive staff and managers of department staff as needed.
- Communicate with clients to build and maintain a strong working relationship and reduce the number of clients who stop working with the company
- 100% visit on all cases and tracking asset utilization and availability.
- Managing daily and weekly targets as to facilitate the monthly targets.
- Ensuring adherence to processes, compliance and audit related activities.
- No delay in deposition.

# Assistant Collection Manager BAJAJ FINSERV LTD | Thrissur, Kerala



11/12/17 – 23/10/20

oversee the credit and collections activities of an organization. They manage the collection of outstanding invoices while enforcing company policy. Managers also lead a team of staff members to ensure the collections department is efficient.

### PRODUCT HANDLED: Consumer durable - Personal Loan (unsecured loans)

- Taking care of collection in Lending portfolio.
- Handling individual Collection portfolio.
- Updating visit trails and money collection details on Mobile App.
- Ensuring adherence to processes, compliance and audit related activities.
- Publish daily MIS report to agency and superiors
- Target setting in penal collection and daily monitoring
- Optimizing profits by controlling costs.
- Hiring, training and developing new employees.
- Resolving customer issues to their overall satisfaction.
- Maintaining an overall management style that follows company best practices.
- Excellent verbal communication, and the ability to convey information clearly and effectively.
- Quick decision-making and problem-solving abilities

## Pharmacy Sales Assistant NETTHI MEDICAL STORE | IRINJALAKKUDA, THRISSUR, KERALA

04/05/15 - 09/12/17

- Assist pharmaceutical staff
- Greeting customers.
- Operating cash registers.
- Maintaining sales floor appearance.
- Cross-selling products.
- Directing customers to merchandise.



### MBA – Finance Management

Bharathiyar University

**2016-2018** | **9**INDIA

### **B.COM - Finance**

Calicut University

**=** 2012-2015 | ₹ INDIA

### Plus Two & SSLC

Gov of Kerala

\_\_\_2012 | IND₩

### **CERTIFICATION**

- 1) Diploma in Indian and foreign accounting
- 2) International association of bookeeper
- 3) Microsoft Excel specialization in 2010
- 4) Ms Office 2013
- 5) Tally ERP9
- 6) SAP EDUCATION
  - 1. account payable
  - 2. account receivable
  - 3. Management accounting

### **ACHIEVEMENT & AWARDS: -**

> GEM Award certification of excellent got from Bajaj FinServ



- Communication skills. ...
- Problem solving. ...
- Customer service. ...
- Emotional intelligence. ...
- Numeracy skills. ...
- Teamwork....
- Organization and time management. ...
- Leadership and team management.
- A formal accounting qualification. ...
- Interpersonal skills. ...
- Financial reporting. ...
- Analytical ability. ...
- Knowledge of IT software. ...
- Management experience.

