



# SUNIL KUMAR K

**Contact:**

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## **Job Objective**

A competent professional more than 17 years' experience in the areas of Business Development, Client Relationship Management & Team Management in financial services sector. Posse's excellent interpersonal, communication and organizational skills with proven abilities in training & development, customer relationship management and planning.

## **Work Experience**

### **15/12/2014 -To - Present**

Deputy Manager – Recovery

#### **POONAWALLA FINCORP LTD**

- ❖ Handling 60+ DPD to infinity and seas and sold accounts (All products Like Car Loan, CV & CE including Housing Loan) for Malappuram, Palakkad & Trichur areas
- ❖ Preparing allocation of FOS and Repo vendors
- ❖ Daily review of chronic cases with all executives
- ❖ Evaluating the performance of each executive, weekly wise and monthly basis
- ❖ Planning collection activities
- ❖ Dealing NPA accounts and post repo accounts
- ❖ Repo asset liquidation
- ❖ Sending Daily Collection Report to State Head
- ❖ Initiating Sec 9, Sec 17 and Sarfaesi for HL accounts.
- ❖ Execution of sec 9 with receiver
- ❖ Issue warrant & summons copy of Sec 138 to the executive
- ❖ Initiating Arbitration & Conciliation to the defaulted cases
- ❖ Follow up the EP status with the company Advocate
- ❖ Serving the EP summons with bailiff
- ❖ Initiating the Repo Vendor bill on time & follow up with HO
- ❖ Group visit in High OD case
- ❖ Daily activity assignment to FOS

**20/07/2012 – To – 14/12/2014**

Senior Officer - CV (Sales & Collection)

**BAJAJ AUTO FINANCE LTD.**

- ❖ Handling Sales & X-180 DPD collections
- ❖ Sourcing and development of CV business
- ❖ Achieving individual and branch target in CV business of branch
- ❖ Monitoring the DMA's and Dealer sales executives
- ❖ Educate executives about our schemes
- ❖ Building and maintaining good relationship with dealers and customers.
- ❖ Evaluating the customer's profile
- ❖ Monitoring file scanning
- ❖ Monitoring the RC updating
- ❖ Monitoring the non-starter
- ❖ Leading and monitoring the collection agencies and controlling the soft bucket & hard bucket portfolio (X To 180 Cases)
- ❖ Preparing allocation for agencies, DMAs, and tele-calling executives.
- ❖ Coordinating with junior and senior level staff.
- ❖ Monitoring daily reports.
- ❖ Analyzing feedback report from agencies, DMAs, and DCC executives.
- ❖ Responsible for achieving given target from the company.

**04/06/2007 - To – 19/07/2012**

Customer Relationship Executive

**TATA MOTORS FINANCE LTD**

- ❖ Handling 151 -301 DPD cases Malappuram, Calicut, Wayanad & Palakkad areas
- ❖ Managing recovery of financial Products like commercial vehicles and private car segment.
- ❖ Leading and controlling the hard bucket portfolio (5 to 10 Bkt).
- ❖ Coordinating with junior and senior level staff.
- ❖ Monitoring daily reports.
- ❖ Analyzing feedback report from collection agencies.
- ❖ Responsible for achieving given target from the company.

**01/02/2005 – To 31/05/2007**

Agency Team Leader (Ratheesh- Agencies)

**ICICI BANK LIMITED**

- ❖ Handling collection executives for commercial vehicles and passenger car segment

- ❖ Leading and monitoring the executives and controlling the soft bucket portfolio.
- ❖ Ensuring Customer satisfaction level at the peak
- ❖ Responsible for achieving given target from the company

**06/01/2004 – 20/01/2005**

SALES ORGANISER

**MATHRUBHUMI PRINTING AND PUBLISHING CO. LTD**

- ❖ Coordinating Sales activities for distribution of newspaper.
- ❖ Ensuring Customer satisfaction level at the peak.
- ❖ Maintain a good relationship with newspaper agents
- ❖ Recruit new paper agents.
- ❖ Handling sales activities for periodical and magazines
- ❖ Space selling
- ❖ Corporate and institutional selling

**Academic Credentials**

- ❖ MBA Finance (Bharathiar University) 2012
- ❖ BA English (MS University) 2011
- ❖ BA History (Calicut University) 2002
- ❖ Pre Degree (Calicut University)
- ❖ SSLC (Kerala board of Exams)
- ❖ Diploma in advanced application programming. From-(SSI) (Technical Skills)

**Languages Known**

Languages	Speak	Write	Read
English	✓	✓	✓
Malayalam	✓	✓	✓
Hindi		✓	✓

**Personal Info**

Father : K. Sankaran Nair  
 Sex : Male  
 Marital Status : Married  
 Date of Birth : 05-02-1981  
 Passport No : U4190997  
 Date of Expiry : 11/03/2030  
 Driving License, No : 10/12699/2005

Date of Expiry : 28/12/2025

Address : Harichandanam  
Melmuri Post  
Pulasserri (Via)  
Palakkad District  
Kerala  
Pin - 679307

### **Reference**

Aneesh Kumar P  
Regional Collection Head  
Poonawalla Fincorp Ltd  
City Gallery 4<sup>th</sup> Floor  
Kannur Road near YMCA  
Calicut-673001  
Mob: 9072849985

Sunil Kumar N  
Territory Business Head  
Poonawalla Fincorp Ltd  
2<sup>nd</sup> Floor Almanara Complex  
Down Hill Malappuram-676519  
Mob: 9895370132

### **Declaration**

I hereby declare that the above statements are true and correct to the best of my knowledge. If selected I will discharge my duties sincerely and efficiently.

**Date:**

**Place:**

**SUNIL KUMAR K**