

Joseph John Fernandes

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Seeking a position to utilize my skills and abilities in Collections and Risk that offers professional growth in an organization of high repute.

SYNOPSIS

- An incisive professional offering 17 years of relevant experience in Collections managing Business Loans, Personal Loans, Consumer Durable, Two Wheeler, STL Loans & Loss Written off cases.
- Currently associated with Flexiloans, as Manager since Sept'17 handling Business loans & Salaried Personal loans.
- Earlier associated with HDFC Bank as Collection Manger from June'08 – July'17 handling Credit Card Collection for all Buckets & write –off for Mumbai.
- Associated with Citigroup Global Services- Personal loans collection as Officer from Oct '06 to Feb'08
- Associated with Bajaj Auto Finance as Field officer from May'05 – Feb'06 handling Personal Loans, Consumer durable & Two wheelers.
- Resourceful and problem solver, able to quickly and correctly troubleshoot issues.
- Highly organized with proven ability to coordinate with different teams to prioritize complicated tasks and thrive under pressure.
- Possess excellent Interpersonal, Communication and Organizational skills and client relationship management.
- Energetic, positive and self-motivated.

ORGANISATIONAL DETAILS

Poonawalla Fincorp Pvt Ltd (Sr Manager) from Feb 2020 till date

- Joined Company as a Senior Collection Manager handling unsecured loans which includes product like Business Loan, Professional Loans & Personal Loans.
- Currently taking care of Mumbai and Nashik region.
- Handling a team of 12 In-house Fos.
- Personally visiting on high value cases and escalation cases to resolve the same without getting into higher escalation

Flexiloans.com (Manager) Sept '17 till Feb 2020

- Joined Company as a Collection Manager handling unsecured SME loans which includes product like BL, POS & Salaried Loan product.
- Managing a team of 2 managers, 3 tele callers, 3 FOS & 2 agencies for a total 700 cases for a total pool size of 15 Cr with an average ticker size of 6 lakhs and average emi of 0.90 lakhs.
- Highlighting the critical cases to the credit & sales team to ensure safe business funding.
- Co-ordinating with the legal team to ensure sending timely legal initiations for the problematic list of cases to lesser down the flow numbers.

Hdfc Bank RPM Credit card (Manager) June'08 – Till 27th July 2017

The Accountabilities:

- Managing Write-off Portfolio for credit cards and sole Responsible for Managing agency and Team given.
- Also managed all bucket with a team of In-house of 9 members, also 2 Agency of total 4 callers and 15 Field executive.
- Taking Regular feedbacks of agency and personally visiting on the cases where required.
- Monitoring the day to day calls and visits of in-house teams.
- Empanel of new agency and personally checking after documentation as per process.
- Keeping track on daily receipts usage and the discrepancy rate.

- Personally taking care of high value accounts and visiting on this case.
- Motivating and training the field executives on field by helping them in resolving cases.
- Also managed all other respective buckets and write off in the same organization

Citigroup Global Services- Personal loans collection (Officer) October'06 – Feb'08

The Accountabilities:

- Worked as Field officer managing high value account with a E.N.R of 3 lacs and above
- Also managing agency field executive and helping them on joint visits.

Bajaj Auto Finance – Collections (Personal loans, consumer durables, Two wheelers) May'05 – Feb'06

The Accountabilities:

- Managing all products collections, personally visiting cases over 200 counts.
- Reposition of products and two wheelers.
- Training new FE on field.

The Attainments:

- Being A part of team and contributing towards the achievement of lowest ever 30+ delinquency in Credit cards 1.90% in Sep 2012.

ACADEMIA

Bachelor of Commerce Mumbai University – 2003

IT SKILLS

- Working Knowledge of MS Office (Word, Excel, Access & PowerPoint etc.)
- Completed Hardware Networking from computer education

PERSONAL DETAILS

Date of Birth : 29th Aug, 1981

Permanent Address : Room No B/4 Vrindavan niwas J.M Road, Bhandup Mumbai-400078

Current Address : Unit no 2, Flat No- 6, JBD CHS, J.M Road, Bhandup Mumbai-400078

Sex : Male

Marital Status : Married

Nationality : Indian

Languages Known : English, Hindi, Malayalam and Marathi

(Joseph John Fernandes)