

FINU KUNJAPPAN

KALIPARAMBIL HOUSE

KUMBALANGHI SOUTH P.O

KOCHI-7

PIN 682007

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CAREER OBJECTIVE

With the organization and associate myself with the archive goal of the company in an effective way. To work in an environment that provides me with a competitive edge to sharpen my skills. To work in strong, forward thinking, progressive and equal opportunity organization where I can apply the knowledge I have obtained, involving maximum utilization of my skill and experience to deliver beyond expectations and meeting the challenges of real-life projects.

Strengths

- Hardworking.
- Intellectual thinking.
- Positive Attitude
- Peace of mind and maintain a good relationship with people.

EDUCATIONAL QUALIFICATION

COURSE	BOARD	INSTITUTION	YEAR OF PASSING
BCA	MG University	Aquinas Institute of Management, Fortkochi	2015
PLUS 2	Kerala Board	Govt.H.S.School,Puthenthodu, Ernakulum	2012
SSLC	Kerala Board	O.L.F.H.School Kumbalangi,Ernakulam	2010

COMPUTER PROFICIENCY

- MS OFFICE
- WINDOWS
- LINUX
- WEB APPLICATION

Technical Qualification

- ❖ BPO & Office Automation.
- ❖ MS-Office - Having a good skill in Excel and word with typing speed of 25 words per Minute

KEY SKILLS

- Operations Metrics
- Consumer Durables
- Ensuring policy adherence and meeting the TAT
- Supporting Branch Cashier in resolution for Customer
- People Management skills.
- Ensuring Cost within Budget
- Service queries
- Operations Process
- Demonstrated success & achievement orientation.
- Excellent communication skills.
- Negotiation Skills
- Strong bias for action & driving results in a high performance environment.
- Demonstrated ability to lead from the front.
- Excellent relationship skills.
- Affirmative in nature, Strong Leadership Skills, Clarity of thought and perseverance..
- Exceptionally high motivational levels and needs to be a self-starter.
- Working knowledge of computers.

Personal Characteristics

- Great team worker, diligent, honest
- Efficient in use of time and resources
- Excellent administrative skills
- Very quick to acquire new skills
- Excellent communication skills
- Dedicated and hardworking / friendly manner
- Ability to initiate things & work in pressure

EXPERIENCE

1 Payremit Ltd 11 Nov 2021 to till date

Designation: Credit and Collection Manager - Consumer durable and Digital Products

Location : All Kerala

Duties and Responsibilities - To achieve collection targets of the area assigned (kerala) ensuring meeting PI Targets meeting the Target on Cost of Collections.

- Control bucket flow cases and focus on non-starters.
- Ensuring documented feedback.
- Ensuring legal guidelines are complied with while repossessing of products
- Ensuring audit queries are complied with.
- Ensuring adequate YFeet on StreetΦ availability area-wise / bucket-wise / segment-wise.
- Manage productivity by fixing productivity parameters for Collection Officers / Agencies / DMAs monitoring performance against set parameters and Weekly review with the collection executives.
- Ensuring background and reference check of agencies / DCTs being appointed.
- Constant evaluation of DCTs and agencies.
- Identify and manage training needs for the CEs.
- Support collection officers in legal / police issues.
- Ensuring timely and profitable disposal of seized stock & safe custody of seized products
- Visit Random customers.

2 Bajaj Finance Ltd From 16 Oct 2017 to 11 Nov 2021

Designation: Manager – SME Branch Credit Operations –Secured & Unsecured

Product: SME- Business Loan, Professional Loans, Salaried PL, Business Loan and Professional Loans secured

Location: Alappuzha

Spoke Location: Cherthala, Mavelikara, Kayamkulam,

Location handled : Ernakulam, Angamaly , Thodupuzha, Kattappana, Muvattupuzha.

Duties & Responsibility: Credit Operations

- Implementation of Credit Policy and continuous evaluation to ensure adherence to the Policy and compliance with the Authority Matrix at branches in the area assigned.
- Understanding of the financial loan products and credit policies for Unsecured Loans.
- Keeping delinquency under control – Compliance of policy and processes
- Reporting of location metrics like Login, Approval, Disbursal, Rejection, Deviation on monthly basis as per prescribed format
- Market Research and Feedback for new product launch.
- Feedback on credit policy based on market conditions.
- Deliver disbursement quality – Clear holds at TCS as per agreed SLA
- Knowledge of loan documentation pre sanction and post sanction
- Would be responsible for coordination with verification agencies and tracking verification reports on a day to day basis
- Responsible for Disbursement, DM Preparation & QDP Processing.

3. **ADECCO Limited (off role- Bajaj Finance Ltd)** From 16 Aug 2016 to 16 Oct 2017 **(1.2 year)**

Designation: Operation Executive - SME Branch Credit Operations –Secured & Unsecured

Product: SME- Business Loan, Professional Loans, Salaried PL, Business Loan and Professional Loans secured

Location- Calicut, Malappuram, Wayanad

Spoke Location: Kottakkal, Vadakara

Duties & Responsibility:

- Implementation of Credit Policy and continuous evaluation to ensure adherence to the Policy and compliance with the Authority Matrix at branches in the area assigned.
- Understanding of the financial loan products and credit policies for Unsecured Loans.
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Reffrance

- **Karthik Kumar: Cluster Credit Manager**
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Mobile : +91 97444 20333
Email :Anoop.s@bajajfinserv.in
- **Don s :Area sals manager**
Location :alappuzha
Mobile :+919605082036
Email : don.s@bajajfinserv.in

PERSONAL PROFILE

NAME	: FINU KUNJAPPAN
FATHER'S NAME	: K.K. KUNJAPPAN
DATE OF BIRTH	: 28/04/1995
GENDER	: MALE
MARITAL STATUS	: SINGLE
RELIGION	: CHIRISTON
NATIONALITY	: INDIAN
LANGUAGE KNOWN	: MALAYALAM, ENGLISH, HINDI, TAMIL

DECLARATION

I hereby declare that the information given above is true to the best of my knowledge.

Yours Faithfully
FINU KUNJAPPAN