**Curriculum Vitae**

**N.JOHN SANTHOSH KUMAR.**

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**Career Objective**

To pursue a challenging career in a fast growing organization, Wherein, I can contribute both to the growth of the organization to obtain a challenging responsible position that will utilize my experience and to grow on the job. Enthusiastic to carry out challenging portfolios with competitive targets, having knowledge in latest Financial products and collections process and the ability to strive hard and exceed the expectation of the business and set new benchmarks.

**Resume Summary**

* More than 10 years of experience in Collections. Both Inbound and outbound in Credit card, all ABF products, SME, HL/LAP
* Expertise in Dialer,
* Strong Written and Oral Communication skills.
* Certified in **DRA.** More than 2 years’ experience in using **V+**
* Having experience in Collections (Inbound & Outbound), Customer service (Walk-in, Inbound, and Post Sales), Cross Sales, and Fraud Control.
* Experience varying from bucket **“X” to “Recovery”**
* Handling agencies which involve **coordination in pick-ups, referrals, field visits skip trace and billing.**
* Mentoring freshers of exclusive training in today's collection process.
* Periodic **calls audit** including **call quality and quantity**.
* Encouraging callers to participate in programs conducted by management like employee referral program, blood donations camp, woks space maintenance and cultural activity during festivals.

**Professional Experience**

**LineVan Retail & Trading Pvt Ltd**

**Manager** from Jun 2021 to Mar 2022

**Job description**

* Managing B2B data and TSE & FSE
* Data allocation
* Hourly reports, target vs achievements

**Mahaveer Finance India Limited**

**Manager contact center** from Oct 2020 to June 2021

**Job description**

* Setting up and managing the contact center
* RC verification and updating in the company system
* Insurance renewal,

**Armsoftech Pvt Ltd.**

**Deputy Manager** from Nov 2019 Apr 2020

**Job description**

* Managing 3 team leaders and 60 agents for our client Cholamadalam
* Client relations and billing deliverables
* Handling both charges collections and various ADHOC process

**Magma Fincorp Ltd.**

**Deputy Manager** from May 2014 to Oct 2018 (4y 5m)

**Job description**

* Managing BKTs from 0-90 for TN with retail products including CAR, CV,CE,SUV,HL,SME,& Tractor
* Collections (Inbound & Outbound), Customer service (Walk-in, Inbound, and Post Sales), Cross Sales, Fraud Control.
* Data –Allocation, Uploading, MIS Preparation & Circulation, Cross Sales.
* Process Hygiene – Tele calling, Field Team also Quality & Training.

**Serco Global Services - Citi Collection Process**

**Team Leader** during Jun 2013 to May 2014

**Job description**

* Rooster Planning and Daily Attendance for the floor
* Check Base File for flow of a/c
* Updating Current Standing & Projections Tracker
* Monitoring Dialer for Predictive, Preview & Manual
* Monitoring for number of passes run on various campaign to achieve workload and penetration
* Allocating Base for Manual callers
* Fetching Reports from Data Views, I Cube, Etc., and Publishing to Clients ,Senior Mgt and callers
* Monitoring Callers on their APR
* Handling TL transfers and Escalations
* Calls Evaluation, TNI, and feedback to bottom performing callers
* Conducting One to One Session
* Daily and Monthly Audit Requirements

**Lateral Mgt Services Ltd.**

**Team Leader** during Nov 2011 to May 2013

**Job description**

* Managing a team of 20 **Skip Tracers**
* Downloading allocation from Client
* Segregating Base File as per Segments
* Allocating, Monitoring, Reviewing & Validating the Traces
* Daily and Monthly Audit Requirements
* Validating Billing received from client

**Conjoin Group of Companies**

**Team Leader** during Feb 2011 to Nov 2011

**Job description**

* Managing a Sales team of 25 plus callers.
* Handle broad aspects of the financial products origination process.

**HDB Financial services Pvt. Ltd.** (A subsidiary of HDFC bank)

**Team Leader** during Nov 2008 to Jan 2011.

**Job description**

* Managing a team of 20 callers or more
* Allocating A/c based on callers’ **vintage band**, **POS band** **and performance rank**.
* Handling escalations and solving customers’ critical issues.
* Maintaining MIS, Caller wise and region wise and reporting every EOD.
* Resolving issues related to field pick-ups on a day to day basis.

**GE Money Financial services**

**Floor Supervisor during** Apr 2008 to Sep 2008.

**Job description**

* **Inbound** Customer service for GE money Cash Card.
* Handling escalations and solving customers’ critical issues.
* Maintaining **AHT and call in-flow.**
* Working with Vision Plus, expertise in financial transactions reversal, Reissue of card, Reinstating A/c, Blocking cards, Address change and other maintenance requests done using Vision Plus.
* Card closure and retention service for regional language customers.
* Mock calls and Case studies for freshers.

**Magnum Credit Service**

**Field Executive** Feb 2006 to March 2008

**Job description**

* Handled recovery process for ICICI bank two wheeler loans, credit cards and personal loans.
* Skip trace, payment follow-up, payment collection and other collection related services.
* Handled referral customers and assertively negotiated and convinced customers to remit funds.

**Hotel Abu Palace**

**Job description**

* **Industrial Training** from Jun 2005 to Nov 2005

**Technical Skills**

* Working expertise in financial transactions software like Vision Plus, Mainframe, GUI, Skip trace using **Naukari.com** job site.
* MS Office, Windows 98, 2000, XP, Windows 7

**Educational Qualification**

* **Craft Course in food Production** passed in May **2005**
* **B.Com** passed in Apr **2004.**
* **HSC** passed **in** Mar **2001.**
* **10th** passed in Mar **1996.**

**Language Known**

* Written and oral communication in **English**, **Tamil.**
* Oral communication in **Hindi, Telugu.**

**Traits & Strengths**

* Ability to grasp things faster.
* Positive approach in getting things done.

**Hobbies & Interests**

* Watching Movies, Cricket, Reading novels.

**Personal Information**

**Fathers name :** N. J. Samuel.

**DOB :** 12-12-1979.

**Sex :** Male.

**Marital status:** Married.

**Declaration**

I hereby declare that all the information mentioned above is true to the core of my knowledge and belief.

Place: Chennai

Date: (N. John Santhosh Kumar)