No.226 SSM Road Email ID:john\_kennedy89@yahoo.com

Murphy Town Ulsoor Ph. No: **9886730394**

Ulsoor

Bengaluru-560008

**CAREER OBJECTIVE**:-

* To develop as an outstanding performance-driven working professional, with complete focus on quality service and to assume a value driven working premise, and serve to the best of my capacity in any assigned sphere of work.

**EDUCATION QUALIFICATION:-**

|  |  |  |
| --- | --- | --- |
| **Exam passed** | **Institution** | **Board** |
| BCOM | C V Raman University | UGC |
| PUC | St Joseph Evening College | PUC board  |
| SSLC | St Lourdes Boys High School | S.S.L.C |

**EXPERIENCE**

 **Current Job profile**

**Creditap Fintech Pvt Ltd : Operations Head From Aug 2022 to Till date**

* Team lead for 20 member team
* Monitoring Personal loan and Business Loan ( Login to Disbursement )
* Mointorind Short term Logins to Disbursement
* Cibil Check for all Loan and Underwriting
* Weekly review of Team performance
* Aboard Study loan monitoring ( USA , UK and Cananda)
* Co-ordinating with NBFC for platforms ( LOS , LMS . C trace )

**JANA Small Finance Bank as Manager for Posting and Collection team and Two wheeler Operation from May 2021 to August 2022**

**roles and responsibilites**

* Team handling of 10 members
* Two Wheeler Ops and Credit
* Monitoring Collection posting of MSME product
* Creating OD limit for Two wheeler dealer
* Processing two wheeler files from login to Disb
* Processing RPA adjustment accounts at month end
* Processing Restructure accounts at month end
* Processing rescheduling accounts at month end
* Handling Refunds customer tickets
* Posting SME payments through system
* Day to day posting of collection amount
* Monitoring OD mis on Daily basis

**Creditap Technologies Pvt Ltd : Operations Manager From May-2018 to May 2021**

**roles and responsibilites**

* Team lead
* Monitoring fresh logins for all locations
* Under Writing of fresh logins
* Intitating payment for Schools
* Co-coordinating with sales team
* Hold clearing
* Stage wise Processing the files
* Monitoring Disb Mis
* Files Dispatch
* Cibil Check for application
* Monitoring files disbursement
* Coordinating with my finance partner for loan disbursement
* Maintaining MIS Login and disbursement
* Part of sales have done 12 MOU Signed

**Neev Finance: REGIONAL MANAGER OPS CUM CREDIT PROCESSING for (Bangalore , Hyderabad , Pune , Mumbai and Nagpur ) from May 03 2015 to 16/08/2018**

**roles and responsibilites**

* Team Lead handled 25 member team
* Monitoring fresh logins for all locations
* Under Writing of fresh logins
* Intitating payment for Schools
* Co-coordinating with sales team
* Hold clearing
* Stage wise Processing the files
* Monitoring Disb Mis
* Files Dispatch
* Cibil Check for application
* Monitoring files disbursement
* Monitoring EMI collection for all location
* Sending cases for approval
* Monitoring Customer Repayment through Excel
* Monitoring disbursement MIS
* Sales Event Planning
* Sales Incentive plans
* Collection Incentive Plans
* Preparing Legal notice for customer
* Clearing of Suspense account
* Responsible for collecting 100 EMI
* Responsible for 170 logins ( Mount Litera Zee School )

**WORK EXPERIENCE – Captial frist ltd**

* Handled 32 member Team
* Worked as Operations Process manager for CorpOne Offshoot BPO Pvt Ltd., Bangalore from Nov’14 to April 2015.
* Worked as Operations Executive for VCO Consultants, Bangalore from Oct’13 to Oct’14.

 TW LOGIN DISB

* Monitoring Files Checking
* Two Wheeler logins to DISB
* Co-coordinating with sales team
* Hold clearing
* Monitoring Disb Mis
* Files Dispatch
* Deferral hold Clearing
* Co-coordinating with Ops team HO

CROSS SELL DISB

* Monitoring Files Checking
* Preparing Payment Tracker
* Maintaining Mis

USED CAR DISB

* Files Checking & Hold clearing
* Under Writing of fresh Logins
* Cibil Check
* Carwale check
* Co-coordinating with sales team
* Stage wise Processing the files in FinnOne
* Maintenance of Disb Mis

**WORK EXPERIENCE**

* Worked as Sales Co-Ordinator for Ranstand (deputed to Capital First ) for Two wheeler Department `
* Files Checking & Hold clearing
* Co-coordinating with Operation and credit
* Stage wise Processing the files
* Maintenance of Disb Mis

**WORK EXPERIENCE – kotak mahindra bank**

* Worked as Operations Admin Assistant for Kotak Mahindra for ( Bangalore, Coimbatore , Salem , Namakkal Madurai and Trichy ) from 2004 to 2012.
* Co-Ordinating with R&M vendor
* Processing of Bills
* Annual Maintenance check for UPS , AC , Generator
* Monitoring incoming and out going courier
* Branch Visit
* Weekly Meeting with Branch Manager and Service Manager
* Quality Checking for New build branch
* Preparing petrol claim for Run boys
* Booking of Hotels
* Booking of Train and Flights
* Arranging Conference hall for HR training and for other Purpose.
* Surprise Visit to Branch at Night

**personal strengths**

* Comprehensive Problem Solving abilities.
* Self-motivate nature.
* Enthusiasm in learning new technologies.

**EXTRA curricular activities**

* Participated in Hockey Tournament in District Level.

**hobbies**

* Reading books, Listening Music and Playing Cricket .

 **PERSONAL DETAILS**

Father’s name **:** N Jayaraj

Date of Birth **:** 29-12-1979

Gender **:** Male

Marital Status **:** Married

Languages Known **:** English , Hindi , Kannnda , Tamil and Telugu

Nationality : Indian

Passport **:** Yes

 Current Address **:**  No 226 SSSM road Murphy Town Halasuru Bangalore-560008

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**DECLARATION**

I here by declare that the above mentioned information is true in best of my knowledge.

**Date:**

**Place:**  Bangalore (**J . Uma Shankar )**