**Resume**

**Unnikrishnan.T**

**“POURNAMI”**

**Thattaril Thazham**

**Pantheerankavu**

**Calicut - 673019**

**Kerala**

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**OBJECTIVE**

**Looking for a challenging position in a progressive organization where I Can use my skills for the long terms growth of organization and self**

**EXPERIENCE**

**More than 27 years ofexperience in reputed NBFC (Calicut& Chennai) in vehicle Finance and Home loan**

1. **Worked as Branch Manager In DHFL VYSYA HOUSING FINANCE LTD (DHFL GROUP ) from 2014 to 2019**
2. **Worked as Branch Manager In I KF FINANCE LTD at Calicut from 2013 to 2014**
3. **Worked as an Assistant Manager in MUTHOOT VEHICLE AND ASSET FINANCE LTD (GEORGE GROUP) AT CALICUT & MANJERI from 2008 to 2013**
4. **Worked as an Auto finance and showroom in charge in Honda car dealership at Calicut from 2006 to 2008**
5. **Worked as an Auto finance Co-ordinator in KTC Hyundai at Calicut from 2002 to 2006**

**Job Responsibilities**

1. **Documentation and credit appraisal of parties**
2. **Collection over dues both HP& HL**
3. **Dealer development**
4. **Conducting loan melas**
5. **Team Handling**
6. **Scrutiny of legal and technical Documents**
7. **Document Management and Site verification**
8. **KYC verification**
9. **Sales promotional activity**
10. **MIS preparation**
11. **Fixed Deposit mobilization**
12. **Recruit DSA & CONNECTORS**
13. **Promotion of HL &LAP**
14. **Promotion of vehicle finance(Both used & new vehicles)**
15. **Office administration**
16. **Authorized person for Handling 138 & Legal proceedings**

**PERSONAL INFORMATION**

**Name of Father : Sreekumaramenon(Late)**

**Date of Birth : 1st June, 1963**

**Sex : Male**

**Qualification : B Com**

**Languages Known- Malayalam, English, Hindi, Tamil**

**Unnikrishnan.T**