Bio-data



Praveen Davis

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OBJECTIVE:

Seeking an entry level position in an organization, where there is an opportunity to exhibit strengths and enhance skills by utilizing myself as a resource for all kinds of challenging jobs and upgrading my knowledge and skills from time to time, while striving for the growth and development of organization.

EDUCATIONAL QUALIFICATION:

COURSE	INSTITUTION	BOARD/UNIVERSITY	YEAR OF COMPLETION	MARKS OBTAINED
BE(EEE)	Dr N.G.P. Institute of technology	Anna university	2012	61%
XII	Holy Angels EMBHS School	State Board Kerala	2008	75%
X	Holy Angels EMBHS School	State Board Kerala	2006	73%

TECHNICAL SKILLS:

- Trained in PLC (SIEMENS certificate course)

ACTIVITIES:

- Undergone training in MAT LAB.
- Undergone training in Ebek international language lab.

AREA OF INTEREST:

- Power system protection.
- Electrical drives and control.

PROJECT:

Industrial project

HINDUSTAN PHOTO FILMS MFG. CO. LTD.,

PROJECT TITLE: TEMPERATURE CONTROL OF POLYSTER X-RAY COATING STATION USING EMBEDDED SYSTEM.

Modifying the conventional vector drives of induction motors by advanced microcontroller drives and programmable logic controllers(PLC).

PERSONAL ABILITIES:

- Hard working and fast learning
- Able to work together with other engineers and individuals to solve and define the development problems.
- Adaptable to the dynamic environment.
- Good in team working.

PERSONAL DETAILS:

Sex	:	**Male**
Father's Name	:	**A.K. Davis**
Date of Birth	:	**22-06-1990**
Languages Known	:	**Malayalam, English, Hindi, Tamil**
Nationality	:	**Indian**
Hobbies	:	**Driving, playing cricket**

EXPERIENCE:

1. **Chandy Traders**
   Duration : 15-Aug-2013 to 25-Sept-2014
   Designation : Accountant
   Department : Billing and Accounts

   * Billing in computers using Tally-based accounts
   * Banking
   * Stock and clearance checking products
   * Accounts

2. **Thomayar Plastics**
   Duration : 05-Jan-2015 to 20-Jan-2016
   Designation: Sales and Collection Officer
   Department : Marketing and Collections

   * All Kerala Sales and Collections
   * Marketing and Sales (Every week one lakh above sales)
   * Collections (Every week ₹1 lakh above collections)
   * Marketing products in new shops to increase business
   * All Kerala marketing and collections experiences

3. **Muthoot Housing Finance [Under Osource [INDIA] PVT LTD**
   Duration : 01-Feb-2016 to 10-Nov-2019
   Designation: Collection Officer
   Department : Sourcing or Sales and Recovery of Collection

* Housing Finance Sales and Collections
* Sales up to ₹30 lakhs (Home loan, LAP, Renovation and Take Overing Loans)

Collections

* "0 Bucket to 3 Bucket" collections, with every month target achieved up to 90% to 95%
* NPA Resolution and Recovery
* All legal SARFAESI Act, Section 13(2), Section 13(4)
* Court procedures for home loan recovery
* Also experience in counseling

4. Manappuram Home Finance Ltd

Duration: 09-Dec-2019 to 13-Jul-2021

Note: This period included the COVID-19 pandemic and national lockdowns, which required exceptional adaptability and crisis handling.

Designation: Customer Relationship Officer

Department: CRM (Collections and Recovery)

* Successfully managed sales and sourcing of home loans, LAP (Loan Against Property), and takeover of home loans during the peak of COVID restrictions.
* Maintained customer communication through calls and field visits (Thrissur, Kochi, Calicut) while following safety protocols.
* Developed strong customer relationships to reduce cheque bounces during uncertain times.
* Consistently achieved bonus targets and maintained collection efficiency even during restricted movement.
* Handled NPA resolution and all bucket collections in a highly challenging lockdown environment.

5. ICICI Home Finance Ltd

Under: Sigma Staffing Solutions Ltd

Duration: 28-Dec-2021 to 02-Jun-2023

Designation: Resolution Associate

* Recovery and Collections
* NPA Resolutions up to ₹1 crore
* Legal and SARFAESI Act recovery of home loans
* Loan recovery through legal activities
* Landled cases as per Section 13(2) and Section 13(4) of the SARFAESI Act, 2002
* Resolved NPAs with loan amounts ranging from ₹50 lakhs to ₹1 crore
* Focused on recovery from Non-Performing Assets (NPA)

6. ICICI Home Finance Ltd

Duration: 02-Jun-2023 to 21-Aug-2024

Designation: Resolution Associate

* Recovery and Collections
* NPA Resolutions up to ₹1 crore
* Legal and SARFAESI Act recovery of home loans
* Loan recovery through legal activities
* Landled cases as per Section 13(2) and Section 13(4) of the SARFAESI Act, 2002
* Resolved NPAs with loan amounts ranging from ₹50 lakhs to ₹1 crore
* Focused on recovery from Non-Performing Assets (NPA)

- Sales property to recovery loans through brokers, social media advtersting and directly visit customers
- NPA Resolutions through recovery property through legally

7. IDFC FIRST BHARAT

DURATION : SEPT 2024 TO DEC 2024
DESIGNATION : AREA COLLECTION MANAGER

Key Responsibilities & Coverage

- Handled Group Loan collections for Thrissur – Koorkenchery Branch, covering Irinjalakuda, Kanjani, North Paravur, and Guruvayoor locations.
- Led and supervised a team of 10 field collection subordinates, ensuring daily productivity and target achievement.
- Coordinated portfolio and asset collection performance in comparison and competition with 3 other Area Collection Managers handling Ernakulam, Palakkad, Patambi, and Calicut districts.
- Actively involved in challenging and high-risk portfolio recoveries, maintaining healthy asset quality.
- Conducted borrower group meetings, follow-ups, and resolution discussions to improve repayment efficiency and delinquency control.
- Ensured strict adherence to collection compliance, reporting standards, and ethical recovery practices

DECLARATION:

- I hereby declare that all the information provided above is true and accurate to the best of my knowledge and belief.

Place:Ollur
Date : 19 Dec 2025

Praveen Davis