**First Name of Application CV No 1627310**

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**HUMAN RESOURCES & MARKETING PROFESSIONAL**

Nationality :Indian

Date of Birth : 23.04.1989

Language :English, Hindi, Malayalam & Tamil

**Career Summary – Objective**

A highly competent and team spirited professional with over **2.5 years** of experience in Financial Services & Operations. Have experience in managing clients and generating revenue and profit of the organization.

Objective is to work in an exciting and professional environment of the organization with personal development and growth possibilities and to achieve company’s goals through professional ethics, sincere commitment and hard work.

**Core Competencies**

|  |  |
| --- | --- |
| * Outstanding interpersonal skills | * Strategic planning |
| * People & Team management | * Relationship building |
| * Customer Care | * Analytical & Problem solving ability |

**Professional Experience**

**HDB FINANCIAL SERVICES, TRIVANDRUM, INDIA** (February 2015 – October 2015)

(A subsidiary of HDFC Bank Ltd)

Gold Loan Executive

**Key Responsibility Areas:**

* Coordinating customer walk-in branch, explaining product details to customer and suggest scheme based on need analysis.
* Analyze applicants financial status, credit and property evaluation to determine feasibility of granting loans
* Review and update credit and loan files
* Review of files with respect to post approval documentation.
* Handle customer complaints and take appropriate action to resolve them.
* Process the files as per the process the rules and insert the data into the system.
* Follow-up with delinquent customer and ensure that customer does not cross 30 DPD bucket.
* Follow up with customer for timely interest collection.
* Co-coordinating with central telecalling team for collections / follow up for payments from overdue borrowers

**MUTHOOT FINANCE LIMITED, DELHI, INDIA** (April 2013 – February 2015)

Accounts Assistant/Operations

**Key Responsibility Areas:**

* Ensuring proper client communication.
* Monitoring work performed by Associates.
* Co-ordination of Admin, HR, IT and all branch related work
* Process the files as per the process rules and insert the data into system.
* Review of files with respect to post approval documentation
* Provided assistance for all customers for foreign exchange processes.
* Provided assistance for all customers for money transfer processes.
* Controlling and tracking of funds movement and application of funds towards loan.
* Estimation of time required for a new project.
* Follow up with delinquent customer and ensure that customer does not cross 30 DPD bucket.
* Preparing reports on production and quality of work on weekly and monthly basis.
* Documentation and filing.
* Handling daily cash transactions.

**Key Achievements**

* Improved the efficiency of customer service department by 20% by providing both training for new hires.
* Cultivated an extra ordinary level of customer loyality by providing them with on the spot waivers and discounts as per company policies.
* Established good relationships with customers with clients/customers.
* Improved office efficiency by updating database.

**Education**

* MBA in Human Resources and Marketing from Kerala University, India - 2012
* Bachelor of Commerce from Kerala University, India - 2010
* Higher Secondary from Kendria Vidyalaya, Cochin, India – 2007

**Personal Skills**

* Outstanding command over verbal and non-verbal communicative & interpersonal skills.
* Strong organizational, managerial, problem solving, interpersonal and negotiation skills.
* Confidently able to work independently or in a team.
* Flair to organize & prioritize tasks to meet deadlines.
* Ability to manage multiple projects with minimal supervision.

**Computer Skills**

* Proficiency in Tally ERP 9
* Proficiency in Microsoft Office, Excel, PowerPoint
* Proficiency in Core Banking Solution
* Finone

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