**Respected Sir/ Madam,**

I am looking for a firm where I can meet new challenges in work. I've been dealing with a large customer base for my company which has given me a good exposure in handling difficult situations and clients. I have experience in Credit and administrative duties.

My resume is attached herewith which provides academic/ professional qualifications and personal information. I appreciate your valuable time to review my credentials and experiences.

Looking forward for your favourable response.



**VaishakhPrabhakaran**

[**VaishakhPrabhakaran.348847@2freemail.com**](mailto:VaishakhPrabhakaran.348847@2freemail.com)

***Career Oblectives***

My career objective is to grow along with the company by utilizing my academic and professional qualifications in work and to develop myself in acquiring knowledge by working with experienced professionals.

**Education Qualification**

* BBA (Bachelor of Business Administration from Kannur University (2010-2013)
* Completedcomputerised Accounting (Tally ) from SreeSankaracharya Computer centre in October 2015

**Achievement**

* Acclimatized to different working environments which gave me varied knowledge.
* Goal oriented working to accomplish the assigned tasks on time.
* Able to multi-task jobs and work as a team to juggle group tasks.
* Prioritize jobs as per their importance.

# Employment Details

#### Name of the Company :AL-SHERA AUTO CAR ACCESSORIES & KEYMAKERS HAMAD TOWN BAHRAIN

Duration :Nov 2015 to Sep 2016

Position : Salesman cum accountant

#### Name of the Company :INDUSIND MARKETING AND FINANCIAL SERVICES PVT. LTD (INDUSIND BANK LTD)

Duration :Dec 2013 to Aug 2015

Position : Credit Verification Officer

**PRIMARY RESPONSIBILITIES**

* Approve loans within specified limits, and refer loan applications outside those limits to

management for approval.

* Meet with applicants to obtain information for loan applications and to answer questions about

the process.

* Analyze applicants' financial status, credit, and property evaluations to determine feasibility of

granting loans.

* Explain to customers the different types of loans and credit options that are available, as well as

the terms of those services.

* Obtain and compile copies of loan applicants' credit histories, corporate financial statements,

and other financial information.

* Review and update credit and loan files and loan agreements to ensure that they are complete

and accurate according to policy. Compute payment schedules.

* Stay abreast of new types of loans and other financial services and products in order to better

meet customers' needs.

* Submit applications to credit analysts for verification and recommendation.
* Handle customer complaints and take appropriate action to resolve them.
* Work with clients to identify their financial goals and to find ways of reaching those goals.
* Negotiate payment arrangements with customers who have delinquent loans.

**COMPUTER PROFICIENCY**

* MS Office (Outlook, Word, Excel, Power Point)
* Extensive use of Google and web browsing

**DECLARATION**

I hereby declare that the above mentioned details are true and correct. I assure you that I will do the best in compliance with the company requirements.