

MIDHUN

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**OBJECTIVE**

To secure a challenging position in an organization where I can effectively contribute my skills and innovative ideas and initiatives to gain knowledge and experience in the work thus contributing to the growth of the organization.

**PROFILE SUMMARY**

Strategic and enthusiastic MBA Professional with specialization in Marketing and finance having more than 2 years of experience in Banking and Financial Industry. Attention to openings in the area of Banking, HR, Accounts, Administration, Business development and Customer service.

**ACADEMIA**

* **Master of Business Administration with** **Specialization in Marketing & Finance** -Sona College of Technology, Anna University , India (2014)
* **Bachelor of Business Administration with Computer Application –** Jayaram Arts & Science, Periyar University, India (2012)
* **Higher Secondary Education** - Pinarayi AKGMG Higher Secondary School, Kerala India (2009)
* **Secondary Education** - Mambaram Higher Secondary School, Kerala, India (2007)

**Work Experience**

**Senior Officer( credit analyst)**

**Standard Chartered Bank –** Bangalore, India

Feb-2016 to Feb -2017 (1 year)

**Roles & Responsibilities**

* Analyzing company financial performance.
* Credit/spreading financial statement.
* Application screening, Verification of customer & branch details.
* Verification of Risk codes on Customer accounts.
* Taking necessary approval from Assets & Liability management to meet business requirements
* Sending MIS reports to local branch officers and RM
* Helping & Supporting on KYC screening process.
* Training Junior staffs about the work procedure & company working standards

 **Officer ( Documentation executive)**

**MPhasis Ltd. –** Bangalore, India

Sep-2014 to Dec -2015 (1yr and 2 months)

**Roles & Responsibilities**

* Analyze credit data and financial statements to determine the degree of risk involved in extending credit or lending money.
* Informing team members about new updates from onshore through MS Office.
* Prepare reports that include the degree of risk involved in extending credit or lending money.
* Processing all outgoing communication in the form of emails, letters and voice messages.
* Collecting all the relevant data in relation to their finance.
* Giving recommendations to customers.
* Assisting Operation Manager for day-to-day activities
* Complete loan applications, including credit analyses and summaries of loan requests, and submit to loan committees for approval.
* Provide help and support in preparing Monthly/Annual Transaction reports and statements
* Liaising between the different departmental teams within the organization.

**SOFTWARE PROFICIENcy**

* Experience in MS Office & Advance Excel
* Tally ERP 9
* H-look up, V-look up

**SKILLS**

* Possess positive attitude, pro-active and with highly energy and strong analytical skills.
* Organizing and making the best of use time.
* Dealing with all internal and external enquiries in a professional manner as efficiently and effectively as possible.
* Handling pressure situations and working with self confidence
* Self-motivation and strong customer service skills
* Interpersonal skill.

**References**

 Available on request