

**RESUME**

### SHIBI

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**CAREER OBJECTIVES**

Looking for an opportunity that will build my professional skills in a reputed and dynamic organization that gives opportunity to evolve in a professional manner and enable to contribute to the organizational goals by effectively using conceptual skill and knowledge through education and work experience.

**EDUCATIONAL QUALIFICATIONS**

**Academic Qualification:**

* B.Com from Mahatma Gandhi University in the year 2016
* Higher Secondary from Kerala State Board in the year 2013
* SSLC from Kerala State Board in the year 2011

**Certification Courses:**

* Completed Hindi Course in First class conducted by Dakshina Bharat Hindi Prachara Sabha (Kerala)
* Completed Certification course in Web Page Designing & Tally, DIFA (Diploma in Indian & Foreign Accounting), Computerized Accounting in Tally, Quick Books

**WORK EXPERIENCE**

**Part Time Job:**

**July 2014 to August 2016 in St. Josheph Seva Kendram Bank as Accountant Trainee**

**Gold Loan and Mortgage Section**

**Job Profile**

Working in Mortgage and loan section of the bank and having experience in handling loan activities, customer dealing, bank dealing and office administration. Perform day to day loan transactions including verifying, classifying, computing, posting and recording loan and mortgage data.

**Roles & Responsibilities:**

* Ensure adherence of the banks policy while issuing the loan to the customer.
* Approve loans within specified limits, and refer loan applications outside those limits to management for approval.
* Interact with the customer to obtain information for loan applications and to answer questions about the process and terms and conditions of the service rendered by the bank.
* Obtain all the necessary documents for the purpose of issue of loan and ensure proper filing and documentation.
* Review loan agreements to ensure that they are complete and accurate according to policy and compute payment schedules for the customer.
* Maintain and update manual Loan register with the details like, agreement no, loan issue date, maturity date, weight of the gold, loan amount, interest amount, payment schedule etc.
* Updating day to day transactions in the system for issue of loans, interest, closing, rectification entries, and interest on delinquent loan etc.
* Sending monthly reports to the finance department on total issuance, closing, outstanding and delinquent loan along with interest income details.
* Daily and monthly reconciliation done between manual register, system and physical stock by identifying the mismatch and passing necessary rectification entries in the system.
* Liaise with the customer on outstanding loans, issue notices and follow up on the pending loans.
* Provide extraordinary customer service by handling customer complaints, queries and resolve them.

**COMPUTER SKILLS**

Tally ERP, DAC EASY, Peach Tree, MS Excel, MS Word, PowerPoint, Quick Books

**STRENGHTS**

* Quick learner and ready to accept challenges
* High energy, enthusiastic and motivated professional
* Proactive, self-motivated and independent worker
* Team work and time commitment

**PERSONAL PROFILE**

**Date of Birth** **:** 20-10-1995

**Nationality :** Indian

**Marital Status :** Single

**Language Proficiency :** English, Hindi and Malayalam.

I hereby declare that the information furnished above is true to the best of my knowledge