OBJECTIVE

To optimally utilize the present skill, abilities, expertise and knowledge that I ever earned throughout my studies and work experience in the field of banking, credit, sales and marketing, so as to enable the organization achieve the goals and at the same time capture opportunities for constant learning and career development.

PROFESSIONAL SUMMERY

Bachelor of Business Administration with 5 years solid experience in financial and customer service, along with strong customer facing and administration skills. Now seeking to respond to new challenges and contribute to effective service of your organization in the financial sector.

SKILL SET

* Knowledge of accounting, financial management, credit review concepts and general administration
* Excellent Computer skills.
* Problem solver with good commonsense.
* Ability to work independently in accordance with defined process. Flexible attitude and team player leadership.
* Ability to accept challenging tasks.
* Strong customer handling.
* Have excellent communication skills in English, Malayalam.
* An industrious and can work under extreme pressure & meet deadline without sacrificing quality.
* Work well in team – oriented environment.
* Acquiring requisite talents with relevant domain knowledge in Executive and Managerial cadre.

PROFESSIONAL EXPERIANCE

AREA CREDIT OFFICER

ESAF Enterprise Finance Ltd

Sept 2015-Dec 2016

Duties and Responsibilities

* Identify the eligible customer verify the Customer address and business through phone calls. Check credit history of customer and guarantor using CIBIL and HIGHMARK.
* Select eligible customer and Visit planned for field verification. Verify identity, address proof and house verification.
* Identify Business & financial details, household information, assets, details of property owned, outstanding loans, household expenses and bank account details for disbursement of loan. Take business, house and stock images.
* Application filled for loan account opening.
* Create customer Business Cash Flow and Credit Rating Sheet.
* Enroll new EEDFL Customer, upload business photos, house images, credit history result and credit rating sheet.
* Opened loan account and sent file for approval and report daily basis.

MANAGER

UGIN Furniture

Aug 2014 – Aug 2015

Duties and Responsibilities

* Sales increase.
* Treat existing customer.
* Credit collection.
* Purchase materials and machines.
* Arrange Staff salaries.
* Strong customer handling.

CREDIT VERIFICATION OFFICER

Indusind Marketing and Financial Services Pvt. Ltd

Oct 2012 – Jun 2014

Duties and Responsibilities

* Provide new schemes and offers for sales increase.
* Identify the eligible customer and verify Customer address and jobs through phone calls and field verification.
* Check credit history of customer and guarantor using CIBIL Collect completed files for verification.
* Files sent for payments.
* Collection monitoring.
* Decrease NPA provision.
* Cash collection from collection officer and deposit in bank daily basis.
* Provide NOC for the customer.
* Achieve monthly target both business and collection.
* Strong customer handling.
* Report daily basis.

COMPUTER TECHNICIAN

State Bank of Travancore

Oct 2006 – Oct 2007

Duties and Responsibilities

* Keep record of inward outward mails.
* Account opening (saving bank, current account, fixed deposit etc.) Issue cheque books and debit/credit card.
* Teller and cashier
* Voucher sorting customer handling.
* Problem solving computer hardware and software

EDUCATION QUALIFICATION

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Course** | **Major Subject** | **Institute** | **Year of Pass out** | **% of Mark** |
| Bachelor Degree | Bachelor of Business Administration | SNDPYSS College/Calicut University, Kerala | 2012 | 62.75% |
| Class XII | VHSE Computer Science | GVHSS Vengara, Kerala | 2006 | 57.78% |
| Class X | Science | IUHSS Parappur, Kerala | 2004 | 64.00% |

declaration

All the information provided above is true and correct to the best of my knowledge and belief