



SUMESH XAVIER

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in LinkedIn - sumeshxavier3

PERSONAL DETAILS

Date of Birth : 30/12/1993

Marital Status : Married

Visa Status : Visit visa until 10th July 23

Home Place : Trivandrum, Kerala

Nationality : Indian

SKILLS

- Good understanding of commerce subjects
- Ability to master new concepts, ideas and practices
- High degree of attention and commitment to work
- Goal oriented and competent
- Strong analytical and able to work with minimum guidance

LANGUAGES

- Malayalam
- English
- Tamil

COMPUTER PROFICIENCY

Microsoft Excel
Microsoft Word
Libre Office
OmniScan

REFERENCE

- Kunjikuttan BK
Branch Credit Manager - ICICI BANK
+919321720492
kunjikuttan.bk@icicibank.com
- Aravind R
Relationship Manager - ICICI BANK
+919387653553
aravin.r@icicibank.com

CAREER OBJECTIVE

To secure challenging position that will allow me to utilize my competent skills, communication skills, educational background and ability to work well with people in a team, where I can contribute my past experiences to the fullest extent and grow with the company by making value addition in my career.

EXPERIENCE

July 2018
Dec 2022

Credit Processing Associate - Team Leader Auto Loans

ICICI BANK LIMITED

(c/o I-Process Services India Pvt Ltd)

- Document verification of loan applications and giving instructions to sales team to resolve the documentation queries
- Data entry and scanning of loan applications with ensuring quality and TAT
- Banking and Financial Analysis of individuals, firms and companies
- Tele verification and Personal Discussion with customers
- Preparation of Credit Approval Memorandum and sending Credit Report with broad details to higher credit authority
- Giving assistance to area credit manager by doing delegated works of different credit managers
- Giving feedback to credit managers regarding Customer profile, CIBIL report, Banking & Financial analysis
- Taking credit approval from higher approving authority
- Participation in team meetings, and providing guidance & training to other teammates and sales executives
- Discussing credit process, policies & norms with credit and sales team
- Disbursement of loan
- Preparation of MIS

April 2018
July 2018

Sales Executive - LAS

AXIS SECURITIES LIMITED

Loan Against Securities (LAS - Shares, Debenture, Bonds, Mutual fund)

- Identifying potential customers from the leads provided by the bank
- Generating leads by building relationship with share traders, investment & financial service companies
- Personal discussion with customer, gathering their requirements and giving them broad details about LAS schemes
- Document collection, and submitting the same to Credit & Operations Team for loan processing and disbursement
- Preparation of Daily Sales Report, and participation in huddle meeting
- Cross selling of the products

Sales Associate – Consumer Loans**HOME CREDIT INDIA FINANCE PVT LTD – July 2017 to Oct 2017**

- Selling Finance options (Consumer Loan) to walk in customers from allocated dealership
- Customer interaction and assessment of their creditworthiness
- Loan processing - Documentation, Verification, Data entry
- Sending report/feedback to loan approving authority
- Taking loan approval & giving delivery order to dealer
- Conducting promotional activities with retailers/dealers
- Managing Relationships with Dealers and Customers
- Cross selling of Insurance products, Personal loans etc
- Tracking of loan repayment of each customers
- Delinquency control and associate works with collection team
- Maintaining daily MIS/Reports

Accountant**JOHN EVENTS – Oct 2016 to May 2017**

- Managing and controlling the complete accounting works of the business
- Undertaking various management tasks assigned by the manager

EDUCATION DETAILS

Qualification	Subject	Course Starting	Course Ending	University / Board
10th	General	June 2008	March 2009	Board of General Education Govt. of Kerala
+2	Commerce	July 2009	March 2011	Board of Higher Secondary Education Govt. of Kerala
B.com	Taxation Accounts and Law	August 2011	April 2014	University of Kerala
M.com	Finance	September 2014	August 2016	University of Kerala

DECLARATION

I assure the above mentioned information is true to the best of my knowledge and belief.

SUMESH XAVIER