



## CONTACT ME



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<https://bit.ly/3kpkDVt>



Al Nahda – Dubai



## SKILLS

Financial Analysis

Risk Management

Financial Modelling

Customer Management

Account Management

Service Excellence

Team Work

Attention to Detail

Teamwork and Collaboration

Time Management

Strong Leadership Skills

Communication skills

Maximising Profit

Critical thinking

Problem-solving

# JISHNU K K

## BANKING / FINANCE PROFESSIONAL

Highly skilled and results-driven Banking/Finance Professional with a proven track record of success in the industry. Exceptional expertise in financial analysis, risk management, and investment strategies. Demonstrated ability to deliver innovative solutions and drive revenue growth while ensuring compliance with regulatory guidelines. Strong leadership skills, adept at building and managing high-performance teams. Excellent communication and relationship-building abilities, fostering long-term partnerships with clients and stakeholders. Seeking a challenging role where I can utilize my extensive knowledge and experience to drive organizational success in the banking and finance sector.



## EXPERIENCE

Dec 2021 – 2022

### BUSINESS EXECUTIVE

May 2018 – Nov 2021

### CREDIT VERIFICATION OFFICER

INDUSIND BANK , KERALA, INDIA

#### Duties & Responsibilities

- Review loan requests.
- Assess clients' financial status.
- Evaluate creditworthiness and risks.
- Contact clients to gather financial data and documentation.
- Liaise with clients, applicants, and other relevant parties to obtain additional information or clarify discrepancies discovered during the verification process.
- Analyze risks and approve or reject loan requests.
- Calculate financial ratios (e.g. credit scores & interest rates)
- Set up payment plans.
- Maintain updated records of loan applications.
- Follow up with clients about loan renewals.
- Monitor progress of existing loans.
- Blocking Credit/Debit cards as per Customer request.
- Assisted customers with the credit card account management, including payment disputes, processing phone payments, and reviewing features of their accounts.
- Troubleshoot account problems and submit research requests on behalf of the customers.
- Educated customers on and cross-sell Huntington brand products.
- Skills Used Analytical Common sense Deduction Calculation De-escalation Data entry.
- Responsible for assisting customers with inquiries, opening and cross-selling accounts and services, and solving customer problems.
- Assisted in exceeding service goals by minimizing Customer wait times and accurately and efficiently servicing customers' needs.
- Stay up-to-date with relevant industry regulations, compliance guidelines, and data protection laws.
- Ensure all verification processes are conducted in compliance with these standards.
- Maintain the privacy and confidentiality of individuals' personal and financial information throughout the verification process.



## COMPUTER SKILLS

MS Office

Windows

Tally ERP9

PeachTree



## PERSONAL INFO

Nationality : Indian  
Gender : Male  
D O B : 08-07-1996  
Marital Status : Single  
Visa Status : Visit Visa  
Address : Kozhikotekulangara  
House, Kololamba  
post, Malappuram  
Dist, Kerala State



## PASSPORT DETAILS

Passport no : V 8551437  
Date of Expiry : 06/04/2032  
Place of Issue : Kozhikode



## EDUCATION & TRAININGS

- **DIPLOMA IN PROFESSIONAL ACCOUNTING**  
KERALA COMPUTER SAKSHARATHA MISSION
- **BACHELOR OF COMMERCE ( BCOM)**  
MAR OSTHATHEOS COLLEGE  
CALICUT UNIVERSITY  
| 2016
- **HIGHER SECONDARY EDUCATION**  
KERALA BOARD OF PUBLIC EXAMINATION  
| 2013



## LANGUAGES KNOWN

English

Hindi

Malayalam

## DECLARATION

I do hereby declare that all the information provided above is correct and true to the best of my knowledge and belief.

**JISHNU K K**