



# NIBU KURIAN



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AL NAHDA-1, DUBAI, UAE

## ABOUT ME

I am a competitive, motivated, and results-oriented individual with strong leadership abilities who strive to excel at all times. I want to work in a difficult environment where I can expand my knowledge, skills, and talents. To land a position in an organization that will utilize my corporate skills and talents, allowing me to provide more value and success to the firm's overall growth and professional.

## PROFESSIONAL EXPERIENCE

### **ASSOCIATE TRANSACTION PROCESSOR | CUSTOMER SERVICE**

**02/2020 – 12/2022**

#### **Sutherland Global Services | Kochi, India**

- Received, sorted and directed incoming mail to maintain good communication channels.
- Hands- on experience in handling Income, Credit, Assets, Appraisal and Closing documents.
- Provided advice and assistance to customers, paying attention to special needs or wants.
- Evaluated loan risk through verification of loan application information.
- Analysed the risk and the borrower's ability to repay the loan.
- Delivered outstanding service to clients to maintain and extend relationships for future business opportunities.
- Trained new staff in company procedures, operational best practices and computer software.
- Ensured compliance with company policies and guidelines.
- Well-versed with Full underwriting with Decision making.

### **JUNIOR ACCOUNTANT | CASHIER**

**07/2019 – 01/2020**

#### **Aircon India South | Kochi, India**

- Processing invoices, payments, and expenses.
- Operated cash register for cash, check, and credit card transactions with excellent accuracy levels.
- Counted money in cash drawers at beginning and end of shifts to maintain accuracy.
- Verified accounting records and following up outstanding transactions.
- Posted financial data to appropriate accounts in automated accounting system.
- Ensured timely bank payments.

## EDUCATION

**BACHELOR OF COMMERCE (CO-OPERATION)**

**07/2015 – 05/2018**

**Mahatma Gandhi University | India**

## ACHIEVEMENTS

- **Best performer award:** July 2020 to September 2020, April 2021 to June 2021, October 2021 to December 2021.
- **Best runner up award;** January 2022 to March 2022.
- Received recognition from Mortgage Bankers Association (MBA) as a certified residential underwriter.

## SKILLS

- Customer Relation
- Financial Analysis
- Team Management
- Credit Underwriting
- Money Handling
- Document Control
- Customer Service
- Credit Analysis

## CERTIFICATIONS

- Tally ACE
- Consignment Booking Assistant
- Training In Financial Accounting and Taxation
- Advanced Diploma in Professional Accounting
- GCC VAT
- Microsoft Word
- Microsoft Excel

## LANGUAGES

- English
- Malayalam
- Tamil
- Hindi