



## VIKAS C V

Dedicated and results-oriented professional with a proven track record of success in the Banking & Finance industry. Bringing nine years of experience with expertise in budget management, team leadership, and daily business operations oversight. Recognized for strengths in delivering exceptional results, leveraging outstanding interpersonal, organizational skills. Thriving in both small and large business environments and consistently striving for operational excellence. Deep industry knowledge and a commitment to achieving strategic objectives position as a valuable asset to any organization seeking a seasoned leader.

### CONTACT

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### ACADEMIC CREDENTIALS

#### BACHELOR OF COMMERCE | 2017

- Madurai Kamaraj University  
DDE – Madurai, Tamilnadu, India

#### HIGHER SECONDARY | 2010

- Board of Higher Secondary Examination, Kerala, India
- Government Higher Secondary School  
Elamakkara, Ernakulam, Kerala, India

#### SSLC | 2008

- Board of Public Examination, Kerala, India
- St. Augustine High School  
Kaloor, Ernakulam Kerala, India

### TECHNICAL SKILLS

- Microsoft Office (Word, Outlook, Excel, PowerPoint)
- Finance Tools - Tally ERP
- Finacle
- CRM Sales Force

### KEY SKILLS

Team Work

Work Ethic

Credit Analysis

Data Handling

Data Management

Time Management

Customer service-oriented

Detail Oriented

Multitasking

Adaptability

Hardworking

Analytic Skills

### EMPLOYMENT CHRONICLE

#### CREDIT PROCESSING ASSOCIATE | 14 Feb 2022 – 27 Oct 2023

##### PIRAMAL CAPITAL & HOUSING FINANCE LIMITED, KERALA, INDIA

- Assisting the credit manager by undertaking various administrative responsibilities.
- Conducting training sessions for new hires, imparting knowledge on loan application protocols and other job-related procedures.
- Scrutinizing financial and revenue documents to confirm their precision and adherence to legal requirements.
- Managing the loan application process, which includes conducting due diligence tasks like verifying income, assets, employment status, and credit history.
- Evaluating loan applications to determine creditworthiness, which entails reviewing financial statements, tax records, or any other documentation submitted by applicants.
- Overseeing matters related to legal and technical vendors.
- Processing payments for vendors.
- Offering support to other departments requiring access to credit-related information.

#### SENIOR EXECUTIVE | 06 Dec 2019 – 11 Feb 2022

##### AXIS BANK LIMITED COCHIN, KERALA, INDIA

- Collaborated with legal professionals and support staff in a team.
- Compiled and ensured the accuracy of legal documents for various purposes.
- Conducted legal research and drafted pleadings for trial preparations.
- Generated legal documents, including contracts and real estate closing statements.
- Managed administrative tasks, client billing, and maintained critical deadlines, while also providing support during court proceedings.

## CERTIFICATIONS

- **Professional Diploma in computerized Financial Accounting**
  - Kerala State Rutronix.
- **Certificate in Word Processing and Data Entry**
  - Kerala State Rutronix.
- **Debt Recovery Agent**
  - Indian Institute of Banking & Finance

## AREA OF EXPERTISE

- Banking Operations
- Debt/Collection operations
- Credit Operations

## PERSONAL STRENGTHS

- **COMMUNICATION** - Interpersonal skills – verbal, problem-solving, and listening skills in any administrative role.
- **SERVICE** - Having a client-focused approach skills include patience, attentiveness, and positive language.
- **ORGANIZATION** - Helping others, and organizing a to-do list. Prioritizing tasks by the deadline for improving time - management.
- **MANAGEMENT** - Management skills to direct others and review other's performance.

## LANGUAGES KNOWN

English	<div></div>	90 %
Malayalam	<div></div>	100 %
Hindi	<div></div>	90 %

### OPERATION EXECUTIVE | 01 Jul 2018 – 30 Nov 2019

#### AZZITE SOLUTIONS PVT. LTD., COCHIN, KERALA INDIA

- Azzite operates in UAE and India, specializing in Banking, Financial Services, and Telecom support services.
- Expertise in Receivables management, Verification, Risk management, Fraud Control, and Document fulfillment.
- Proficient in data interpretation and analysis.
- Maintains accurate records and provides collection activity reports.
- Supports collection and recovery teams in India and UAE.
- Ensures data accuracy in CRM systems (Salesforce/Microsoft Dynamics 365).
- Prepares daily and monthly client reports.

### LEGAL COLLECTION SUPPORT EXECUTIVE | 06 May 2017 – 31 Mar 2018

#### DHFL (Dewan Housing Finance Corporation Limited) COCHIN, KERALA INDIA

- Collaborated in a team with attorneys, legal assistants, and administrative staff.
- Compiled precise and detailed documentation for legal matters.
- Conducted legal research and drafted pleadings to prepare for trials.
- Generated various legal documents, including contracts and real estate closing statements.
- Managed administrative tasks, including document revisions, court filings, and client billing.
- Provided support during court proceedings and maintained records using MS Word and MS Excel.

### OPERATIONS OFFICER | 05 Oct 2015 – 31 Mar 2017

#### KOTAK MAHINDRA BANK, COCHIN, KERALA, INDIA

- Worked in the clearing and CMS department.
- Handled inward clearing cheques, including signature verification and customer inquiries.
- Managed customer interactions related to returned cheques and associated transactions.
- Supported various business units as required.
- Specialized in managing the realization of cheques under different corporate/speed collection arrangements and had expertise in CTS clearing and Cash Management Services, including CRM (Infosys Finacle) experience.

### BILLING ASSISTANT | 04 Sept 2013 – 13 Aug 2015

#### LACHMANDAS TRADING COMPANY, COCHIN, KERALA, INDIA

- Negotiated vendor pricing for wholesale billing and marketing procedures.
- Provided general assistance for reporting, correspondence, and special employee projects.
- Contacted customers and third-party payers to facilitate payments.
- Aided in event planning, including travel and logistics.
- Exceeded team goals through collaboration with the sales team to implement best practices.

## INTERESTS



Music



Travelling



Reading

## REFERENCE

- Available upon request

- Managed office tasks like document typing, phone calls, and paperwork.
- Engaged in marketing and outreach efforts.
- Supported program operations by creating and updating documents, reports, and spreadsheets.
- Proficient in using SIFY software.

## PERSONAL DOSSIER

Gender : Male  
Date of Birth : 12-06-1991  
Nationality : Indian  
Marital Status : Married  
Permanent Address : Chankothpadikkal House  
CPRA-17 Chakkalapadam Road Kaloore P.O  
Ernakulam, Kerala, India Pin: 682017

## PASSPORT DETAILS

Passport Number : M6284349  
Date of Expiry : 19-02-2025  
Place of Issue : Cochin

## DECLARATION

I hereby declare that the above-mentioned information is true and I bear the responsibility for the correctness of the above-mentioned particulars.

**VIKAS C V**