



# ATHULYA A

## CONTACT ME

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United Arab Emirates

## PERSONAL INFO

Nationality : Indian  
Date of Birth : 28/01/1995  
Passport No. : X9594391  
Date of Expiry : 12/06/2033

## EDUCATION

- ◆ **Master of Commerce (M.Com)**  
MG University, Kerala, India | 2019
- ◆ **Bachelor of Commerce (B.Com)**  
University of Kerala, India | 2015

## KEY SKILLS

- Credit Analysis
- Loan Processing
- Risk Assessment
- Cashbook Maintenance
- Account Follow-up
- Bank Reconciliation
- Financial Reporting
- Accounts Payable & Receivable
- Audit Support
- Operational Management
- Administrative Support
- Calendar Management
- Report Preparation
- Document Management
- Customer Service Excellence

## SOFTWARE PROFICIENCY

- Tally ERP 9
- MS Office  
Word | Excel | PowerPoint

## PROFILE SUMMARY

Dedicated finance professional with **4 years** of experience in financial operations and administrative support. Skilled in credit analysis, loan processing and operational management. Proven track record in enhancing efficiency, managing accounts and delivering excellent customer service. Adept at handling financial records, office coordination and supporting diverse teams. Eager to leverage skills for organizational growth and drive business success.

## WORK EXPERIENCE

- ◆ **Credit Associate** **Feb 2023 - Jun 2024**  
Muthoottu Mini Financiers, Kerala, India

### Duties and Responsibilities

- Processed and evaluated loan applications, ensuring adherence to company policies and regulatory requirements.
- Conducted detailed credit analysis and risk assessments to determine applicant eligibility.
- Maintained accurate records of client information, loan transactions, and account statuses.
- Collaborated with clients to provide financial guidance and support, enhancing customer satisfaction and retention.
- Monitored loan repayments and followed up on overdue accounts to minimize defaults.
- Assisted in the preparation and review of financial statements and reports.
- Reconciled bank statements and resolved discrepancies.
- Collaborated with auditors and provided necessary documentation and support.

- ◆ **Operation Executive** **Jul 2020 - Aug 2022**  
Gosree Finance Ltd, Kerala, India

### Duties and Responsibilities

- Managed day-to-day operations, ensuring seamless workflow and operational efficiency.
- Coordinated with various departments to streamline processes and improve service delivery.
- Prepared and maintained financial records, including ledgers, invoices and receipts.
- Conducted regular audits to ensure accuracy and compliance with financial regulations.
- Processed accounts payable and receivable, ensuring timely and accurate payments.

## **SOFT SKILLS**

- Communication
- Leadership
- Teamwork
- Critical Thinking
- Time Management
- Decision Making
- Problem Solving
- Attention to Detail

## **STRENGTHS & QUALITIES**

- Diligence in ensuring accuracy and quality in work.
- Patience when dealing with others.
- Capacity to adjust and thrive in changing environments.
- Collaborating and working well together with others.

## **LANGUAGES**

- English
- Hindi
- Malayalam

- Assisted in the preparation of financial statements, budgets, and reports.
- Handled customer inquiries and resolved issues promptly, maintaining high levels of customer satisfaction.
- Provided training and support to staff, enhancing team performance and productivity.

### **◆ Office Assistant**

**Feb 2019 - Aug 2019**

NIER, Adoor, Kerala, India

#### **Duties and Responsibilities**

- Performed general administrative duties, including filing, data entry and document management.
- Greeted visitors and handled incoming calls, directing them to appropriate personnel.
- Assisted in the preparation and distribution of correspondence, reports and other documents.
- Coordinated meetings and appointments, ensuring efficient scheduling and time management.
- Managed office supplies inventory, placing orders and maintaining stock levels.
- Maintained organized filing systems and managed document retrieval.
- Supported the team with various tasks, contributing to the smooth functioning of office operations.

### **DECLARATION**

I hereby declare that the above written particulars are true and correct to the best of my knowledge and belief.

**ATHULYA A**