



UNAIS K

MANAPPURAM FINANCE LTD

Experienced Senior Manager with a strong background in gold loan operations, financial analysis. Skilled in branch management, financial oversight, and compliance. Expertise in driving operational efficiency, managing finance and accounts, and implementing risk management strategies to support sustainable growth for Traders Micro Credit.

PERSONAL DETAILS

Mobile No : + 971 566391810
Email ID : unaisali06@gmail.com
Address : Muhammed Bin,
Sayed 20, Vill, 106,
Abu Dhabi, UAE
Nationality : Indian
D.O.B : 29.03.1988
Marital Status : Single
Visa Status : Visiting Visa

ACADEMIC CREDENTIALS

2008 **Bachelor of Arts Economics**
Kannur University, Kerala, India
2005 **Higher Secondary**
Board Of Higher Secondary
Examination, Kerala, India
2003 **High School**
Board of Public Examination,
Kerala, India

COMPUTER PROFICIENCY

- MS Package

LANGUAGES KNOWN

- English
- Malayalam
- Hindi
- Tamil

PASSPORT DETAILS

Passport No : X 2674617
Date of issue : 24.01.2024
Date of expiry : 23.01.2034
Place of Issue : Kozhikode

HOBBIES



Music



Travelling



Reading

KEY SKILLS

- Branch Management
- Financial Analysis
- Risk Management
- Microcredit Services
- Vigilance and Audit
- Financial Reporting
- Loan Disbursement
- Credit Risk Assessment
- Fraud Prevention
- Finance and Accounts
- Portfolio Management
- Team Leadership

EXPERIENCE

❖ MANAPPURAM FINANCE LTD | 2010- 2024 Manappuram Finance Limited, Valapad, Thrissur, Kerala, India

- Jr.Assitant (gold loan) from 2010-2014
- Sr.Assistant (Vigilance Officer) from 2014- 2018
- Assistant Branch Head from 2018-2020
- Branch head (Jr Officer) from 2020-2021
- Area head (Manager) from 2021-2022
- Senior Manager in Accounts Department from 2022-2023
- Senior Manager in Traders Micro Loans from 2023-2024

KEY RESPONSIBILITIES

- Managed and oversaw gold loan operations, ensuring efficient service delivery and optimal loan processing.
- Monitored compliance with regulatory and internal guidelines in finance, loan disbursement, and branch management.
- Led the finance and accounts department, ensuring accuracy in financial reporting, audits, and overall financial health.
- Implemented risk management strategies, including credit risk assessments, fraud prevention, and vigilant oversight.
- Supervised loan portfolio management, focusing on recovery efforts and maintaining low delinquency rates.
- Optimized operational efficiency through process improvements, team coordination, and performance monitoring.
- Authorization of Head Office bills from various branches
- Led teams in achieving business targets, branch profitability, and customer satisfaction through strategic planning and execution.

I hereby declare that the above particulars of facts and information stated are true to the best of my belief and knowledge.

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