



ATHULLYA S
JUNIOR OFFICER

CAREER SUMMARY

Dedicated and Motivated Banking Professional with 6 months of experience in effectively identifying and resolving complex financial issues in the banking sector. Demonstrated ability to evaluate financial performance and provide strategic consultative advice to clients. Thrives in fast-paced and ever-changing business trends. Looking to be connected with a progressive and established company where I will have the chance to help the insight of its goals, while at the same time being exposed to an environment where my skills and capabilities will be utilized.

PERSONAL DETAILS

Mobile No : +91 6282903809
Email ID : athullyasaji1997@gmail.com
Address : Ernakulam, Kerala, India
Nationality : Indian
Gender : Female
D.O. B : 12.03.1997
Marital Status : Married

COMPUTER SKILLS

- ❖ MS Word
- ❖ MS Excel
- ❖ PowerPoint
- ❖ Data Entry

LANGUAGES KNOWN

- ❖ English
- ❖ Malayalam

KEY SKILLS

- ❖ Financial Analysis
- ❖ Financial Reporting
- ❖ Bank Security Issues
- ❖ Client Relation
- ❖ Banking Operations
- ❖ Conflict Resolution
- ❖ Risk Management

EXPERIENCES

JUNIOR OFFICER (Operations Department) | 2023-

Reliant Credit India LTD NBFC, Kothamangalam, Kerala, India

- Evaluate credit worthiness by processing loan applications and documentation within specified limits.
- Interview applicants to determine financial eligibility and feasibility of granting loans.
- Determine all applicable ratios and metrics and set up debt payment plans.
- Communicate with branch either to request or to provide information.
- Justify decisions (approvals/rejections) and report on them.
- Complete loan contracts and based on policies and restrictions.
- Update job knowledge on types of loans and other financial services.
- Maintain and update account records.
- Assess branch needs, explore all options and introduce different types of loans.
- Develop referral networks, suggest alternate channels and cross-sell products and services to accomplish quotas.
- Operate in compliance with laws and regulations and adhere to lending compliance guidelines.

REFERENCE

❖ Adarash Raj,
Assistant Manager In Operations
Reliant Credits India LTD, Ernakulam
Ph: +91 9325938248

ACADEMIC CREDENTIALS

2022	MASTER OF COMMERCE Indira Gandhi National Open University, Kerala, India
2018	BACHELOR OF COMMERCE MG University,Kerala,India
2015	HIGHER SECONDARY Board of Higher Secondary Examinations, Kerala, India
2013	HIGH SCHOOL Board of Public Examinations, Kerala, India

DECLARATION

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

ATHULLYA S