

NISHA R

JUNIOR CREDIT RISK ANALYST



Profile

Having 4 years of experience in the banking industry Home loans section. Document verification, credit risk assessment, civil checking, customer call, eligibility calculation, NRI cash flow preparation and Microsoft Office including Word, Excel, PowerPoint, and Outlook

Experience

JUNIOR CREDIT RISK ANALYST

HDFC SALES, TRIVANDRUM, KERALA | 2018 NOV - Present

- Performed reviews of various financial statements to identify financial reporting issues and drove the resolution of these issues.
- Assist in the preparation of financial reports
- With the help of computer spreadsheets, draw charts and graphs to illustrate technical reports
- Perform data entry, verification, and back-up; and maintain the database
- Develop automated accounting applications to improve productivity
- Analyze financial performance and develop forecast models
- Perform budget and cost analysis, reviewing and advisory of financial status
- Perform risk assessments and evaluation of due taxes
- Improved financial status by analyzing results and variances; identifying trends and recommending actions

RELATIONSHIP MANAGER

HDFC LIFE, KERALA | 2018 MARCH - 2018 SEP

- Managing relationships with customers.
- Conducting customer interviews.
- Identifying and communicating customer needs.
- Ensuring customer satisfaction.
- Resolving customer issues and concerns.

Education

MASTER OF BUSINESS ADMINISTRATION IN FINANCE

Rajadhani Institute of Engineering And Technology KERALA | 2015 - 2017

UNIVERSITY OF KERALA

BACHELOR OF COMMERCE

K.V.V.S college of science and technology KERALA | 2012 - 2015

UNIVERSITY OF KERALA

Contact

🏠 TRIVANDRUM

☎ +91-7025931336

✉ radhanisha93@gmail.com

Personal information

Birthdate

29/09/1993

Gender

Female

Residence

Trivandrum

Nationality

India

Skills

SOFTWARE

MS OFFICE

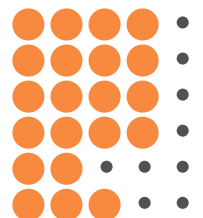
MS EXCEL

MS POWERPOINT

iWork

SAP

TALLY



LANGUAGE

ENGLISH

MALAYALAM

TAMIL

HINDI



INTERPERSONAL SKILLS

- ✓ Ability to rapidly build relationship and set up trust.
- ✓ Confident and Determined
- ✓ Ability to cope up with different situations.
- ✓ Ability to work with others in groups and team

YYYY

**A STUDY ON RISK AND RETURN
ANALYSIS OF SELECTED SHARES WITH
REFERENCE TO NSE COMPANIES**

KARVY STOCK BROKING LTD, TRIVANDRUM

- To find out the expected rate of return
- To analysis the performance of stocks by applying the Treynor ratio and Sharp ratio.
- To observe the relationship between return and risk in the yearly fluctuation in price.