



VISHNU PS

Nationality: Indian

CONTACT

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Dubai, UAE

PASSPORT INFO

Passport No : V5016159

Date of Issue : 08/12/2021

Date of Expiry : 07/12/2031

PERSONAL INFO

Nationality : Indian

Gender : Male

Marital status : Single

Date of Birth : 9/5/1994

SKILLS

- Fraud Investigation
- (HRQ) High Risk Query Finding
- Disbursement Process reviews
- Audit Report Writing
- Financial Analysis of Business
- Risk Analysis
- Regulation And Compliance
- Proven Working knowledge In Excel And Word
- Delay Rectification of Disbursement Process
- Mis Preparation
- Team Cornidantion
- Problem identification and resolving
- Payment Tracking

PROFESSIONAL SUMMARY

Experienced documents auditing, operations, focused on improving business compliance, workflow, and processes through detailed audits and optimization recommendations. Successful track record of fully evaluating information, structures, and procedures and initiating corrective actions. Advanced skills in Physical file Audit With (TAT), (HRQ) High-risk Query Rectification skill.

WORK EXPERIENCE

**Senior Assistant - Manappuram Finance Ltd,
Corporate Office, Thrissur, Kerala, India**

- E-security Department (2018 Sep 13 to 2019 Jul 14)
- Branch Operation (2019 Jul 19 to 2021 Jan 14)
- Two wheeler operation (Auditing And Disbursement) till now

(E-security Department)

- Dealing Gps Tracker And Branch Security Functions.
- Screen Monitoring Of Pan India Branches.
- Examination And Verification Of Branch Security Alert.
- Relay notifications of the incident, issues, etc. to the appropriate leadership position (G4s Management and client)
- Interface with base building guard to coordinate incident responses.
- Dispatch security officers to invest alarms and respond to incidents, escalate as procedure states, and to the best of own judgement

(Branch Operation)

- Ensure that proper KYC and other prescribed documentation process is followed before and after the disbursement of the loan.
- Maintaining the TAT in the timely disbursement of a gold loan.
- Secure safe room operations, Security measures, day-to-day working of the branch.
- Complete loan contracts and counsel clients on policies and restrictions.
- Cross-sell of other products.
- Maintained Liasion with the gold loan department/ Departments in zonal/ Head office for the speedy resolution of problems faced by the branch.
- Make important policy, planning, and strategy decisions.
- Work with the board of directors to determine values and mission, and plan for short and long-term goals.

COMPUTER PROFICIENCY

- **MS Office**

Word | Excel | PowerPoint

VOLUNTEER WORK

- File Disbursement and File movement Process conduct through Application For Field Level Employees with Coordination of It team.
- Query Classification and Risk Course Presentation.
- Physical Query rectification class.

LANGUAGES KNOWN

- **English**

Full Professional Proficiency

- **Malayalam**

Native or Bilingual Proficiency

- **Hindi**

Full Professional Proficiency

HOBBIES & INTERESTS

- Music

- Photography

- Travel

- Fitness

(Two wheeler operations)

- ◆ KYC Verification.
- ◆ Experienced in documents auditing
- ◆ Physical File Verification With (TAT) Maintaining.
- ◆ Examination And Verification Of File Movement Process From Field To Disbursement.
- ◆ Investigate Fraud
- ◆ Customer Documentation
- ◆ Ensure The Organization Is Complying With Relevant Law.
- ◆ Finding The (HRQ) High-Risk Query.
- ◆ Communicate The Finding And Recommendation.
- ◆ Develop referral networks, suggest alternate channel and cross-sell products and services to accomplish quotas.
- ◆ Scheduling meeting and events based on staff member availability
- ◆ Maintain (RFOD) Risk-Free Operation Duties.
- ◆ Evaluate creditworthiness by processing loan applications and documentation with specified time

EDUCATION

Bachelor Of Business Administration

Bharathiar University, Kerala, India | 2018

Diploma In Network Engineering

Sree Rama Government Polytechnic College

Triprayar, Kerala, India | 2015

Higher Secondary

Board of Higher Secondary Education, Kerala, India | 2014

Secondary (SSLC)

Board of Public Examination, Kerala, India | 2010

DECLARATION

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



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