



# NICHU K

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Dubai

To secure a challenging role in a Professional environment, utilizing my Educational background, Strong work Ethic, and willingness to take on new Responsibilities to contribute to the Success of the Company.

## EDUCATION

### B.com Co-operation

University Of Kerala

2017-2020

### Diploma In Hospitality

Bharathiyar University

2015-2016

## Work Experience

### Muthoot Capital Service Ltd Trivandrum Kerala

2021 Aug -2023 May

Position: Branch Development Executive

- Handled customer inquiries through various communication channels, such as phone, email, chat, or in-person interactions
- Organize and maintain physical and digital files and documents. Ensure proper record-keeping and document retrieval
- Offered information and guidance on NBFC products, services, and policies
- Performed various financial transactions, including deposits, withdrawals, fund transfers, and payments, following established procedures
- Balance cash drawer and ensure that all transactions are accurately recorded. Prepare and submit daily financial reports to supervisors
- Evaluate loan applications, including reviewing credit reports, financial statements, and other relevant documentation to assess the borrower's creditworthiness
- Accurately entered data into excel, databases, and other software systems
- Assist customers with account-related inquiries, such as balance inquiries, statement requests, and account updates

## SKILLS

- M S OFFICE
- CUSTOMER SERVICE
- DECISION MAKING
- TIME MANAGEMENT
- DATA ENTRY
- PROBLEM SOLVING
- STRONG COMMUNICATION
- MULTI-TASKING

## LANGUAGES

- ENGLISH
- HINDI
- MALAYALAM
- TAMIL

## HOBBIES

- PLAYING FOOTBALL
- WATCHING MOVIES

## PERSONAL DETAILS

- DATE OF BIRTH: 20/02/1997
- GENDER : MALE
- NATIONALITY : INDIAN
- MARITAL STATUS : SINGLE