#### **PERSONAL INFORMATION**



## Nithish Unnikrishnan

Y Krishnakripa, RMCO Apartments, FA1, 3rd Block, Pullazhi P O, Thrissur- 680012

**9**108289825

✓ nithishwarrier@gmail.com

Date of Birth : 17/09/1989

Marital Status : Single
Nationality : Indian

Known Languages : English, Hindi, Malayalam, Gujarathi

## **CAREER OBJECTIVE**

Seeking a career to utilise my knowledge, personal skills to gain comprehensive understanding of a reputed organisation so as to take responsibility and contribute significantly.

## **EXPERIENCE**

#### **Esaf Small Finance Bank**

13/02/2019 - Currently working

Relationship Officer

- 1. Hands on experience in establishing customer relationships, knack of understanding corporate requirements and assessing growth potential by establishing excellent rapport with the existing customer and through the acquisition of new customers.
- 2. Establishing relationship with High Net worth Income individuals from corporate and Private segments.
- 3. Proficient in conducting various marketing activities as part of lead generations and acquisition of new customers.

Exl Services 04/06/2018 - 12/12/2018

Senior Associate

- 1. Main responsibility is to provide maximum service to the customers.
- 2. To extract the details of the cheque that has been cancelled or voided for previius month and to find out the reason as to why the cheque has been voided or cancelled and to give detailed report to the cliebt in order to ensure that no money is being given to the government unnecessarily which the company deserves to get back and to also ensure that whichever money is to be given to the Government has to be given back to them.

# **DXC Technologies**

21/10/2015 - 07/11/2017

Finance Associate

- 1. Calling up the customers for remittance advices.
- 2. Applying cash onto customer's account on a daily basis.
- 3. Daily and monthly cash forecasting.
- 4. QC for all the 16 markets.
- 5. Working on complex emails from both customers and client and providing professional solution.
- 6. Processing on a huge volume of promotional credits to reduce the open deductions on accounts.
- 7. Generating CAPA reports on a monthly basis to track errors of the team.
- 8. Additional QCs in terms of early settlement discount, control of threshold.
- 9. Providing workarounds to the team to ensure unallocatted cash is "zero" on any given day

#### **Muthoot Finance Limited**

11/09/2010 - 10/10/2015

Junior Audit Executive/ Office Assistant

1. Primary responsibility is to reduce NPA and Probable Loss accounts of the region through regular follow up with Branches.

- 2. Review of NPA recoveries from time to time.
- 3. Attending account related queries.
- 4. Rectification of Audit irregularities related to administration.
- 5. Attending to all audit reports of Branches, follow up for reply/ rectification of irregularities.
- 6. Collection of status of all audit irregularities at the branches and sending a consolidated report to A&I Department.
- 7. Collection of data with regard to Spurious gold, low quality gold, stone deduction etc feom the branches, consolidate and submit to Head Office.
- 8. Worked as Gold auditor for 2 years.
- 9. Dealing with reconciliation of gold coins.
- 10. HRD related matters.

## **EDUCATION**

## SIKKIM MANIPAL UNIVERSITY

MBA 50%

M.G University

B.Com 55%

2010

2017

# **PERSONAL STRENGTHS**

- 1. Communicating.
- 2. Flexibility and Adaptability.
- 3. Learning Agility- Quick Learner.

#### **DECLARATION**

I hereby declare that the above details are true to the best of my knowledge.