

HARIKRSHNAN R

CANOON BUILDING, AL NAHDA, SHARJAH- 21316, UAE
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CONTACTS

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📍 CANOON 1 BUILDING,
AL NAHDA, SHARJAH
21316, UAE

SKILLS

- Operations management
- Information verification
- Risk assessments
- Loan documentation
- Fraud understanding
- Creative problem solving
- Lead development

SOFTWARE SKILLS

- Microsoft Excel
- Microsoft Word
- Microsoft Power Point
- Tally ERP

LANGUAGES

- English
- Hindi
- Malayalam
- Tamil

PERSONAL DETAILS

Date of birth: 17-07-1988

Nationality : INDIAN

Visa status : Visit Visa valid up to December 31, 2020

Marital status: Married

ABOUT ME

Project Engineer with 4 years of experience in instrumentation field about calibration of different types and familiar with P& ID and various instruments mounting and also worked at installation of largest solar power plant in KAMUTHI, Chennai in India and also worked as a Credit Manager in a NBFC for almost a year. Proven ability to effectively lead personnel in pressureful situations strong problem solving abilities committed to achieving goals.

WORK EXPERIENCE

CREDIT MANAGER, SAMASTHA FINANCIAL SERVICES, ERNAKULAM FEB 2019- FEB 2020

- Worked closely with both customers and sales team to reconcile accounts and oversee payment negotiation.
- Resolved problems and maintained positive cash position, achieving recognition across organization for having insight due diligence and precision skills.
- Reviewed accounts for signs of fraud and non-payment issues.
- Reviewed customer financial data to ascertain level of risk involved for extending credit conducted investigations and in-depth evaluations of customers for creditworthiness and potential risk factors.
- Created standard operating procedures and delivered training to credit personnel to improve operational efficiency.
- Managed all reporting, documentation and record keeping requirements for department
- Monitored and maintained compliance with internal controls.
- Placed customer accounts on hold when payments were past due.
- Presented key information to upper management and the executive team for loan recommendation.
- Requested financial documents from customers.
- Submitted delinquent accounts to collections department or outside resources.

PROJECT ENGINEER ALMIYA ENGINEERING CONSULTANTS PRIVATE LIMITED ERANAKULAM NOV 2015 – JAN 2019

- Provided information and explained company's standard policies and guidelines to customers, consumers, contractors and electricians to ensure their understanding.

- Communicated with vendors to determine and purchase the needed equipment and tools required to complete projects successfully.
- Worked tirelessly to resolve customer's problems to their satisfaction, which resulted in a loyal customer base and increased company's positive reputation.
- Controlled and directed all aspects from concept to completion of various company projects.

***OFFICE ASSISTANT AT VILLAGE OFFICE (GOVT) PATHANAMTHITTA
AUG 2012 – SEP 2015***

- Managed filing system
- Updated paper work and maintained documents.
- Helped organizing files
- Created, maintained, and entered information into data bases
- Experienced as a virtual assistant
- Recorded information as needed
- Verified client documents from time to time.
- Entered resurveyed data's into database system by crosschecking.

EDUCATION

Bachelor of Technology in Mechanical Engineering 2011

Intermediate Education in Science 2006

High School Education Kerala Board 2004

DECLARATION

I confirm that the information provided is true to the best of my knowledge and there isn't any misrepresentation.