

JISHNU PRASAD K

Dubai, United Arab Emirates

+971 563716970 ✉ jishnuprasadjp7@gmail.com <https://www.linkedin.com/in/jishnu-prasad-k-4876b5153>

SUMMARY

Detail-oriented professional with 6.5 years of experience in the financial and retail industry, skilled in sales and customer relationship management, accounting and financial reporting and administrative tasks. Proven ability to manage teams, organize workflows, and enhance productivity. Proficient in Microsoft Office Suite and known for strong communication and problem-solving skills.

WORK EXPERIENCE

Maxvalue Enterprises Pvt Ltd

Apr 2022 - Jan 2024

Area Credit Manager

Kozhikode, India

- Managed a team of 8 credit officers responsible for reviewing and approving complex credit applications that led to a 12% improvement in loan performance.
- Reduced delinquency rates with consistent monitoring and timely follow-ups on overdue accounts.
- Enhanced team productivity by providing regular training sessions on credit management topics.

Maxvalue Consultancy Services Pvt Ltd

Jan 2021 - Mar 2022

Area Sales Manager

Kannur, India

- Managed and motivated a sales team of 12 staff members to achieve sales targets and improve collection efficiency, resulting in a 15% increase in overall sales and loan performance.
- Provided exceptional customer service to existing and prospective clients through regular communication and prompt resolution of issues or concerns raised by them.

Maxvalue Consultancy Services Pvt Ltd

Jul 2020 - Dec 2020

Credit Officer

Kannur, India

- Evaluated creditworthiness of potential borrowers using thorough research and analysis techniques, minimizing default risks.
- Organized and finalized loan applications as per company's credit policy.
- Reduced past due balances and bad debt by coordinating collection efforts with sales and collection departments.

Ethakkattu Store

Jun 2018 - Jan 2020

Accountant

Karuvanchal, India

- Prepared financial statements and reports, including balance sheets, profit and loss statements and cash flow statements.
- Conducted month-end and year-end closing activities, ensuring accuracy and completeness of financial data.
- Managed the accounts payable and receivable functions, ensuring timely and accurate invoice processing and collections.
- Performed audits and monthly reconciliations and resolved discrepancies.

Q Men's Clothing

Apr 2017 - May 2018

Sales Associate

Karuvanchal, India

- Provided excellent shopping environment to customers and generating maximum business results.
- Advised customers on product ranges best suited to their needs and provided solutions to their queries, helping them make informed purchasing decisions.
- Operated computerized sales tracking systems and updated sales transactions.
- Managed cash register operations, ensuring accurate transactions and efficient checkout processes.

SKILLS

- **languages:** English, Malayalam, Japanese
- **Others:** Accounting and financial analysis , Excellent organizational and time management skills, Proficient in Microsoft Office Suite, Strong verbal and written communication skills, Self-motivated fast learner, Leadership and team management, Attention to detail and accuracy, Ability to prioritize and multitask efficiently, Strategic planning and problem solving , Operational management and coordination , Administrative skills

CERTIFICATIONS

- **100 Hours of IT Training:** The Institute of Chartered Accountants of India - September 2015

EDUCATION

The Institute of Chartered Accountants of India

Apr 2014 - Jun 2014

Common Proficiency Test

GHSS Kaniyanchal

Jun 2012 - Mar 2014

Plus Two - Commerce