



NISHCHAL DEVKOTA

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SUMMARY

Self-motivated professional highly proficient in developing creative solutions and implementing objective decision-making. Maintains a positive attitude and works hard to build team relationships. A bilingual individual is willing to go the extra mile to ensure quality service to every customer. Organized and motivated employee eager to apply time management and organizational skills in various environments. We are seeking entry-level opportunities to expand our skills while facilitating company growth.

SKILLS

- Problem-Solving
- Customer Relations
- Excellent Communicator
- Computer Skills
- Microsoft Office
- Team Building
- Customer Service
- Friendly, Positive Attitude
- Communication Skill
- Reliable & Trustworthy
- Relationship Building
- Organizational Skills
- Cash Handel Skill
- Good Work Ethic

WORK EXPERIENCE

Loan Officer

Manokamana Hire Purchase Pvt. Ltd., Kathmandu, Nepal

FEBRUARY 2021–December 2023

- Analyzed and evaluated loan applicants' financial status, credit, and property to determine loan feasibility.
- Recommended loan approvals or denials based on customer loan application reviews.
- Ensured past-due loan collection and compliance with federal and state guidelines.
- Reviewed loan agreements for completeness and accuracy.
- Educated customers about loan products and credit options.
- Maintained loan applicant database and improved loan applications.
- Stayed up-to-date on program changes affecting loan processing.
- Approved loans within specified limits or referred them to the appropriate approval level.
- Gathered and compiled credit histories and financial statements of loan applicants.
- Met with applicants to obtain loan application information and answer questions.

Achievements

- Update and report 3500 customer accounts to the Credit Information Bureau
- Approve and Disburse 2800 loans

Digital Banking Officer (Contract)

NIC ASIA Bank. Ltd., Kathmandu, Nepal

JULY 2019–MAY 2020

- Merchant acquisition, discount agreements, and business development.
- Analyzing customer profiles to recommend financial products that meet their needs.
- Assessing eligibility of members for new services.
- Maintaining strong customer relationships and providing digital banking services.

LANGUAGE SKILLS:

English: Advance Level

Hindi: Proficient Level

Nepali: Proficient Level

- Contributing to the development of digital banking systems.
- Providing technical and educational support to customers.

Achievement

- Acquire 500 merchants for Digital banking Facility.
- Support more than 5000 customers with digital banking.

Admin and Administration

Metro Clean Pvt. Ltd., Kathmandu, Nepal

MARCH 2018–MAY 2019

- Oversaw multiple accounts and worked diligently to meet and exceed performance goals.
- Built and maintained productive relationships with customers and internal partners.
- Sourced new opportunities to introduce products and services to potential customers.
- Kept accurate records about inventory and account notes, documenting any contract updates and renewals.
- Prepared P&L reports and financial statements for review by management.
- Developed successful customer relationships and quickly resolved service requests to increase sales.
- Collaborated with accounting associates to improve reconciliation processes.
- Improved year-end inventory audit process to increase accuracy.
- Worked with regulatory representatives to complete accurate filings and maintain compliance.

Achievements

- Add 3 hotels for laundry service

Sales and Admin staff

Bhagwati Furnishers., Kathmandu, Nepal

April 2011–May 2017

- Demonstrate and present the product.
- Establishing new business.
- Maintain accurate records.
- Reviewing sales performance
- Negotiating price and closing the deal.
- Cash handling.
- Tax and accounting work.
- Documentation and compliance the government rules.

Achievements

- Close the 300-plus deals.

EDUCATION

LEVEL-7 DIPLOMA ACCOUNTING AND FINANCE

VIBE EDUCATION, DUBAI, UAE

SPECIALIZATION: ACCOUNTING AND FINANCE

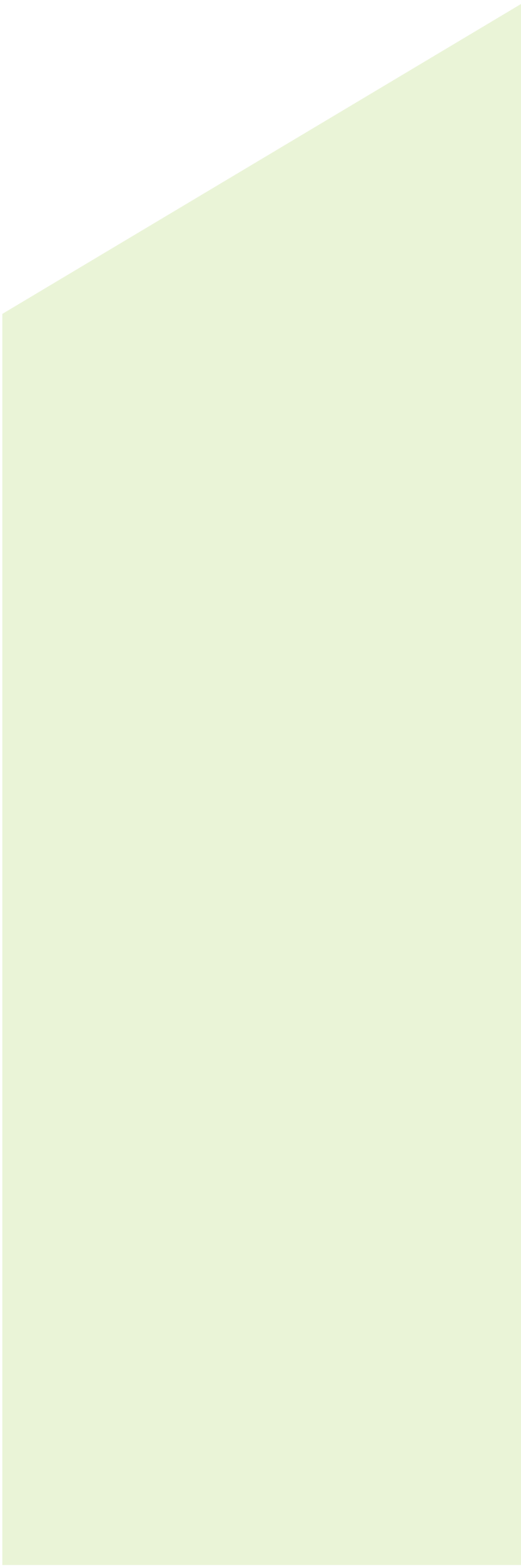
2024–PRESENT

BACHELOR IN BUSINESS STUDIES

TRIBHUVAN UNIVERSITY, KATHMANDU, NEPAL

SPECIALIZATION: ACCOUNTING

2012–2018



CAP-1 (Charter Accounting Level-1)
ICAN, Kathmandu, Nepal
2013-2014