



NISHCHAL DEVKOTA

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Date of Birth: 18/11/1993

Visa Status: Student Visa

Nationality: Nepali

SUMMARY

I am a self-motivated professional with strong problem-solving skills. I have a positive attitude and am a team player. As a bilingual individual, I go the extra mile for customers. I am organized and eager to apply my skills in various environments. Seeking entry-level opportunities to grow and contribute to company success.

SKILLS

- Problem-Solving
- 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

(One of the leading hire purchases (Mortgage loan) providing the company with 4500+ customers and invested more than NRS 3 billion)

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.
- Educated customers about loan products and credit options.
- Maintained loan applicant database and improved loan applications with correctness.
- Approved loans within specified limits or referred them to the appropriate approval level.

Achievements

- Approve and Disburse 2800 loans

Digital Banking Officer (Contract)

NIC ASIA Bank. Ltd., Kathmandu, Nepal

(Leading A-class Bank of Nepal with more than NRS 14.9 billion Capital Invested)

JULY 2019–MAY 2020

- Merchant acquisition, discount agreements, business development, and B2B Sales of digital banking products.
- Maintaining strong customer relationships and providing digital banking services.
- Contributing to the development of digital banking systems.
- Providing technical and educational support to customers.

Achievement

- Acquire 500 merchants by B2C sales for digital product and discount agreements.

LANGUAGE SKILLS:

English: Advance Level

Hindi: Proficient Level

Nepali: Proficient Level

Admin and Administration

Metro Clean Pvt. Ltd., Kathmandu, Nepal

(A private Company Provides cleaning and laundry services)

MARCH 2018–MAY 2019

- B2B and B2C Sales with more than 20 hotels and restaurants and around 300 plus customers.
- Built and maintained productive relationships with customers' business houses and internal partners.
- 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.
- Collaborated with accounting associates to improve reconciliation processes.
- Improved year-end inventory audit process to increase accuracy.
- Monitor operation and maintain smooth operation with high customer satisfaction.

Achievements

- By B2B and B2C sales added more than 300 regular customers.

Sales and Admin staff

Bhagwati Furnishers., Kathmandu, Nepal

(Trading Company that sold furnishers, safes, and lockers)

April 2011–May 2017

- Sold B2B and B2C products to over 100 corporations and 500 people and generated around 10 million of income.
- 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