



VAISHAK THENAMMACKAL
NARAYANAN NAIR

BANKING & FINANCE PROFESSIONAL

ABOUT ME

Experienced banking and finance professional with over 9 years in the industry. Skilled in credit underwriting, risk control, process and policy compliance, account monitoring, portfolio management, cash handling, customer service and branch operations. MBA with a focus in Finance and Marketing.

SKILLS

- Eligibility Determination
- Risk Assessment
- Outlook
- Strong customer client relationship
- Policy Management
- Customer Service
- Knowledge in Finnacle, Finone, LOS, LS, Flexcube, etc.

LANGUAGES KNOWN

English : Proficient
Malayalam : Native
Hindi : Conversational

PERSONAL DETAILS

Age & DOB : 33,04/02/1991
Sex : Male
Nationality : Indian
Marital Status : Single

CONTACT

- 0504332975
- vaishak.tn@gmail.com
- Karama, Dubai, UAE

PROFESSIONAL EXPERIENCE

KOTAK MAHINDRA BANK LTD | From 18/09/2023- 13/06/2024

Portfolio Relationship Manager- (Commercial Banking-ABG),
Cochin

- Managed a portfolio of working capital loans, including Overdraft(OD),Cash Credit(CC),and Term Loans.
- Provided customer service and support for loan-related inquiries and issues.
- Oversaw yearly renewals of CC/OD loans, ensuring timely and accurate processing.
- Conducted regular monitoring of accounts to prevent delinquencies and maintain portfolio hygiene.

HDFC BANK LTD | From 01/11/2016 – 14/09/2023

Credit Manager-Retail Agri Credit, Cochin

- Credit underwriting of retail loans (Secured and unsecured loans).
- Extended credit to customers within designated limit of authority, approving credit inquiries.
- Analyzed financial statements, trends, and customer payment history to assess creditworthiness .
- Monitored the performance of existing accounts to identify potential risks or opportunities for improvement.
- Branch visits, process & policy training to sales team, customer & collateral visits, delinquency visits etc.
- Ensured strict adherence to AML (Anti-Money Laundering) regulations, policies, and procedures .

YES BANK LTD | 09/03/2015 –31/10/2016

Branch Service Partner-Thrissur

- My responsibilities included the daily management of client transactions.
- Delivered fast, professional customer service in alignment with the SGOT Rule.
- Maintained a clean and organized work environment, including counters, drawers, and tables, per office guidelines.
- Ensured strict adherence to AML (Anti-Money Laundering) regulations, policies, and procedures
- Promoted and cross-sold new products and services to customers.

PASSPORT DETAILS

Passport No : V9245498
Date of Issue : 08/04/2022
Place of Issue : Cochin
Date of Expiry : 07/04/2032

VISA DETAILS

Visa Status : Tourist
Date of Expiry : 04/09/2024

EDUCATION

2012-2014 | Thrissur - Kerala
MBA-AGRIBUSINESS MANAGEMENT
Specialization-Finance and Marketing
Kerala Agricultural University, Thrissur

2008-2011 | Thodupuzha - Kerala
B.COM-COOPERATION
Mahatma Gandhi University, Kottayam.