

VISHNU T

OFFICE ADMINISTRATION AND DATA ANALYSIS

Result-driven professional with over 9 years in loan disbursal management and office operations. Proven skills in data analysis, customer service, and process improvement. Seeking opportunities as Office Staff, Office Assistant, or in Administration to utilize my expertise in managing operations, enhancing efficiency, and providing exceptional support in a dynamic work environment.

WORK EXPERIENCE

Loan Disbursal Section Manager

Aji Vijayan & Co. (HDFC Bank Back Office), Deira, Dubai
From February 2012 to March 2017

Responsibilities:

- Managed the loan application process from submission to disbursement, ensuring compliance with bank policies.
- Oversaw credit and operations data management, ensuring accuracy and integrity of financial records and loan documentation.
- Conducted detailed analysis of loan data to identify trends, assess performance, and support strategic decision-making.
- Managed and maintained physical files and registers related to loan transactions, ensuring comprehensive and organized record-keeping.
- Provided high-quality customer support, addressing and resolving loan-related inquiries and issues with professionalism.
- Ensured all loan processes adhered to regulatory requirements and internal controls to minimize risk and ensure compliance.
- Implemented process improvements to enhance loan disbursal efficiency, reduce processing times, and streamline workflows.
- Supervised and trained a team of loan officers and support staff, fostering a collaborative environment and ensuring adherence to best practices.
- Identified potential risks associated with loan disbursals and developed strategies to mitigate financial and operational risks.
- Coordinated with various banking departments and external stakeholders to facilitate smooth loan processing and address any issues.
- Identified inefficiencies in loan processing workflows and implemented solutions to optimize operations and improve overall performance.
- Generated and reviewed reports on loan disbursal activities and compliance for management.

Office Staff

Malabar Tourism & Traveling Promotion Co-operative Society
From August 2019 to February 2024

Responsibilities:

- Managed the operations and oversight of multiple tourist destinations and resorts, ensuring high standards of service and guest satisfaction.
- Analyzed and controlled office data to support operational efficiency and informed decision-making.
- Provided exceptional customer service by addressing inquiries, resolving issues, and ensuring a positive experience for clients.
- Coordinated office activities and communications, ensuring smooth workflow and effective team collaboration.



CONTACT

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- Deira, Dubai, UAE

EDUCATION

- Secondary School Leaving Certificate**
Board of Public Examination, Kerala, India

KEY SKILLS

- Loan Processing
- Credit Analysis
- Data Management
- Customer Service
- Documentation Management
- Compliance Monitoring
- Operational Efficiency
- Reporting
- Team Leadership
- Risk Management
- Stakeholder Coordination
- Process Improvement
- Office Coordination
- Data Analysis
- Client Relationship Management
- Administrative Support
- Scheduling
- Communication
- Problem-Solving
- Adaptability

- Ensured timely and efficient delivery of services to clients, enhancing their overall experience with the organization.
- Maintained and organized office records and documentation, ensuring accuracy and accessibility.
- Supported daily office operations, including scheduling, correspondence, and administrative tasks.
- Compiled and generated reports on office performance and client feedback to assist in strategic planning.
- Built and maintained strong relationships with clients and partners to foster repeat business and loyalty.
- Identified and implemented process improvements to enhance office efficiency and service delivery.

DECLARATION

I hereby declare that the above mentioned statement is correct and true to the best of my knowledge and belief.

VISHNU T

COMPUTER KNOWLEDGE

- **MS Office Suite**
Word, Excel

LANGUAGE

- English
- Tamil
- Malayalam

PERSONAL DETAILS

- Nationality : Indian
- Date of birth : 20/02/1993
- Passport No : X3535430