



MEGHUL CHANDRAN R

Contact Info

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📍 UAE

Key Skills

- Credit Risk Assessment
- Loan Processing & Disbursement
- Financial Document Verification
- KYC & AML Compliance
- CIBIL Analysis
- Customer Relationship Management (CRM)
- Sales Target Achievement
- Regulatory Compliance
- Loan Portfolio Management
- Collections & Recovery Coordination
- Cross-Selling Financial Products
- Risk Mitigation Strategies
- Gold Loan Processing
- Financial Product Promotion
- Field Verification & Customer Onboarding
- Internal Audit Preparation
- CRM Software & Data Entry
- Banking & NBFC Operations

Professional Summary

Motivated M.Com Finance graduate with practical experience in loan processing, credit risk evaluation, and financial documentation within NBFCs. Proficient in Tally, QuickBooks, and MS Excel. Currently in UAE on a visit visa and seeking a full-time opportunity as a Junior Accountant, Assistant Accountant, or Finance Executive to contribute to finance operations and grow professionally.

Work Experience

Operations and Credit Officer

JMJ Finance, Thrissur, Kerala

Duration: **July 2024 – December 2024**

- Evaluated personal and business loan applications by analyzing financial statements, bank records, and credit history.
- Conducted in-depth credit assessments, identifying risks and preparing detailed credit memos for management approval.
- Ensured compliance with KYC, AML, and RBI regulatory standards during client onboarding and document verification.
- Verified income proofs, ITRs, salary slips, and other financial documents to determine repayment capacity.
- Monitored active loan portfolios, ensuring timely repayments and flagging potential defaults.
- Coordinated with collection teams for overdue accounts, reducing NPA levels and improving cash flow.
- Reviewed CIBIL reports and credit bureau data to assess applicant creditworthiness.
- Maintained accurate loan documentation and audit-ready records in accordance with internal policies.
- Liaised with underwriting and legal teams for processing secured and unsecured loan documentation.
- Implemented risk mitigation strategies, reducing bad debt exposure through proactive monitoring.
- Updated CRM systems with real-time loan status, customer interactions, and payment schedules.
- Delivered excellent customer service, resolving queries related to EMIs, foreclosure, and loan restructuring.

Software Skills

- Tally ERP 9 Sage 50
- Accounting MYOB
- QuickBooks Zoho
- Books Microsoft
- Excel
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Education

- Master of Commerce (M.Com)
Calicut University | 2024
- Bachelor of Commerce (B.Com)
University of Calicut | 2020
- Higher Secondary
Cooperative College | 2017
- SSLC
THKSS | 2014

Languages

- English
- Malayalam
- Hindi & Tamil

Personal Details

- Nationality: Indian
- Date of Birth: 14/11/1999
- Passport No: Y4400902
- Visa Status: Visit Visa

Sales Executive – SPL Department

Manappuram Finance Ltd., Thrissur, Kerala

Duration: August 2023 – April 2024

- Promoted and sold financial products including gold loans, personal loans, and special product lines (SPL).
- Identified customer needs and recommended appropriate loan solutions aligned with eligibility and repayment capacity.
- Processed end-to-end loan applications including documentation, eligibility checks, and disbursement.
- Achieved monthly sales targets, consistently exceeding performance benchmarks by 15–20%.
- Built and maintained strong client relationships, driving customer retention and repeat business.
- Conducted field visits for client verification and collections, ensuring accurate documentation.
- Ensured compliance with RBI guidelines, internal audit policies, and financial regulatory norms.
- Verified identity, address, and income proofs per KYC and AML requirements.
- Coordinated with branch operations and credit department to expedite approvals and disbursements.
- Provided post-sales support on EMI schedules, payment follow-ups, and foreclosure requests.
- Participated in promotional campaigns and cross-selling initiatives to increase revenue streams.
- Prepared daily sales reports, pipeline status, and lead conversion metrics for management review.

Declaration

I hereby declare that the information provided above is true and correct to the best of my knowledge and belief. I bear the responsibility for the correctness of the above-mentioned particulars.

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