

SHEENA S

Manager - Credit

+91-9496690020
sheena.1986@outlook.com

B.com MBA with 10 Years Experience in Financial Enterprises.

ABOUT ME

I am an efficient and confident credit manager with demonstrated experience of working in the financial and banking industry. My experienced helped me develop expert knowledge of the credit process. I am highly motivated to continue learning and improving my craft.

SKILLS & PROFICIENCIES

- Ability to work under pressure.
- Excellent analytical skills
- Advanced mathematical ability.
- Understanding of loans and lending procedures.
- Great written and verbal communication skills.

CAREER OBJECTIVE

To gain experience in the field of financial enterprises and utilize my skills & educational knowledge, to increase productivity and quality output of the organization. I intend to build a career with leading organization with commitment, dedication & planning which will help create an atmosphere for potentiality, efficiency and elevation of my career and my individual growth

PROFESSIONAL EXPERIENCE

Manager - Credit – . Gosree Finance LTD

October 2020 to March 2023

Product Handling : Loan against property, Small and Medium Enterprises Loan, and MSME

Credit Manager - Advetaya Business Financial Services aagey.com

January 2018 to September 2020.

Department : Credit Risk

Product Handling : Home Loans, Loan against Property & Small , Medium and Micro Enterprises Loan.

Credit Analyst- HDFC Ltd (HDFC Sales Pvt Ltd)

April 2015 – March 2016

Department : Credit Risk

Product Handled: Home Loans & Loan against Property

Senior Credit Executive - Bajaj Finserv Ltd

September 2012 – November 2014

Department : Credit Operation Risk

Product Handled : Home Loan, LAP & Business Loan

Credit Coordinator - HDFC Bank Ltd

July 2008 – March 2011

Department : Credit Risk

Product Handled : Auto Loan & Personal Loan

EDUCATION

MASTER OF BUSINESS ADMINISTRATION

HR & Finance

SNERB

BACHELOR IN COMMERCE

Mahathma Gandhi University

DIPLOMA IN COMPUTER APPLICATION

Darul Uloom Examination Centre -

Govt of Kerala-Wakef Board

PLUS TWO

Commerce

Kerala Higher Secondary Examination Board

SSLC

Kerala Higher Secondary Examination Board

2019

2008

2005

2003

2001

LANGUAGE KNOWN

English

Hindi

Malayalam

ACCOMPLISHMENTS

- ♦ Supervised team of all staff members Resolved the product issue through customer testing.
- ♦ Documented and resolved issue which led to good results.
- ♦ Used Microsoft Excel Develop inventory tracking spreadsheets.
- ♦ Collaborated with team of Members in the development of my own task.

PERSONAL DETAILS

DOB 14 March1986
Nationality Indian
Marital Status Married
Religion Islam

Husband Name Abdul Nayed . A
Present Address MRA 50 A, First Floor,
Kumbalaparambu Road AIMS PO Cochin
682041

DECLARATION

I hereby declare that the information and details provided in this resume are correct and inclusive to the best of my knowledge and belief.

Sheena S