

MIDHUN M K

**Specialization - MBA IN FINANCE
MANAGEMENT AND MARKETING
MANAGEMENT**

midhunmk939@gmail.com

+91- 9645412904

Kottayam, Kerala



OBJECTIVE

To assist the organisation in achieving its overall objective using my experience, knowledge, communicative skills, ideas, creativity and technical abilities and there by mutually benefit the organization and develop my professional standards.

EDUCATIONAL QUALIFICATIONS

- 2020 – MBA in Agri Business Management with finance and marketing management specialisation from Kerala Agricultural University Thrissur. (OGPA –6.3/10)
- 2014 -Bachelors in B COM with computer application with First Class from CMS college (M G UNIVERSITY), Kottayam. (CGPA 2.47/4)
- 2011 - Qualified Higher Secondary Education in Commerce with 84% mark from NSS HSS Karukachal, Kottayam.
- Qualified SSLC with 75% mark from NSS HSS Karukachal, Kottayam.

KEY STRENGTHS

- Ability to recognize shortcomings and a Learning attitude to ensure progress and improvement everytime.
- Effective communication skills and interpersonal skills, enabling good and long lasting relationships between client and colleagues.
- Pleasant appearance and a positive work attitude with an ability to adapt in any work environment.

IT SKILLS

Operating Systems : Windows, iOS

Presentation Software's: Microsoft PowerPoint, MS Word, MS Excel.

Accounting software's : Tally 7.2, 9.0, ERP 9.0

INTERESTS

Reading, Photography etc.

PERSONAL DETAILS

Date of Birth : 09/02/1994

Gender : Male

Languages Know : English, Malayalam,
Hindi (read and write)
Tamil (Understand)

Permanent Address : Kodinjankunnil (H), Karukachal P O
Kottayam PIN:686540

Marital Status : Single

Work Profile

• 2 Years' Experience as Credit Officer in: -

HDFC BANK, SLI (Sustainable Livelihood Initiative)

Location: Baker Junction Branch Kottayam

Period : 08/08/2016 – 30/07/2018

I dropped my job to pursue MBA in Agri business management from Kerala Agricultural University on 30/07/2018

- **Roles and responsibilities include**

- Timely credit with transparency to SHG and JLG groups.
- Documentation and rating on loans.
- Encouraging customers to adapt technologies commonly used.
- Analyzing the financial status and requirements of customers.
- Credit underwriting
- Verifying books of accounts of SHG groups
- To make aware about financial literacy among group members
- Checking HIGHMARK and CIBIL reports

- **1.6 years of experience as Credit Officer in CSB Bank**

CSB BANK, AGRI/FI Department

Location: CSB BANK, Zonal office , Market Road , Kochi

Grade : Asst Manager

Period : 01/02/2022 – 15/08/2023

- **Roles and responsibilities include**

- Loan sanctioning Based on Criff/Highmark-PSL Loans (BC Channel)
- Verification of executed documents
- Fund transfer through NEFT, Flat file preparation
- Appropriation of collection accounts
- Death claim settlement
- Loan foreclosure
- Insurance data preparation
- Handling of Neft return cases

- **Currently working as CREDIT MANAGER in BANDHAN Bank**

BANDHAN BANK

Location : Thrissur Asset centre

Grade : Asst Manager

Product : SEL (Small Enterprise Loan)

Locations handling : Thrissur , Perinthalmanna, Tirur, Kozhikode, Sulthanbathaery

Period : 23/08/2023 to till

- **Roles and responsibilities include**

- Preperation of CAM for credit appraisal
- Verification of documents including Loan Application, CIBIL/CRIFF/ GST return, ITR , Bank statement etc
- Going for PD – Personal Discussion with proprietor / partner
- Sanctionning of Loans
- Verification of post sanction documents for disburseemnet
- Disburseemnent
- Following up of loan repayment
- Loan forclosure

DECLARATION

I hereby declare that the information furnished above is true to the best of my knowledge.

MIDHUN M K