

NIKHITHA P C

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PROFILE SUMMARY:

Results-driven Senior Officer with over 7 years of experience in the finance industry, specializing in small finance banks. Proven expertise in managing diverse financial operations, driving business growth, and ensuring regulatory compliance.

Adept at developing and implementing strategic initiatives to optimize organizational efficiency and profitability. Committed to maintaining the highest standards of integrity and professionalism in all endeavors.

SKILLS:

Possesses strong leadership skills, effectively leading cross-functional teams to achieve targets and deliver exceptional customer service. Demonstrates exceptional analytical and problem-solving abilities, leveraging data-driven insights to make informed decisions. Excellent interpersonal and communication skills, fostering collaborative relationships with stakeholders at all levels.

- Financial analysis and reporting
- Human resource management
- Payroll management
- Employee relations
- Statutory compliance (ESI, PF, labor laws)
- Project management
- Excellent communication and interpersonal skills
- Teamwork and collaboration

PROFESSIONAL EXPERIENCE:

Worked as **Senior Officer @ ESAF Small Finance Bank Ltd.** For about **3.7 years** from **Mar 10 2017, till Jun 15 2020**, where in my day to day responsibilities include a few as mentioned below;

Customer Relationship Management: Building and maintaining strong relationships with customers, understanding their financial needs, and providing appropriate solutions and services.

Financial Operations: Handling various financial transactions, such as account openings, deposits, withdrawals, fund transfers, and loan processing, while ensuring accuracy and adherence to bank policies and regulations.

Risk Assessment: Assessing the creditworthiness of customers and conducting risk analysis to make informed decisions on loan approvals or disbursements.

Compliance and Regulatory Guidelines: Ensuring compliance with banking regulations, policies, and procedures to maintain a high level of integrity and minimize risk for the bank and its customers.

Team Coordination: Collaborating with colleagues and team members to achieve collective goals, sharing knowledge and expertise, and assisting in resolving operational issues.

Documentation and Record-Keeping: Maintaining accurate and up-to-date records of customer transactions, documentation, and relevant paperwork in accordance with internal guidelines and regulatory requirements.

Customer Service: Providing exceptional service to customers, addressing their inquiries, resolving complaints, and offering guidance on various banking products and services.

Assistant branch manager at ESAF Microfinance and investment Pvt.Ltd For about **3.3 years** (11 November 2013 to 9 March 2017)

Branch operations: Monitoring daily operations, including cashier and teller activities, to ensure adherence to company policies and procedures. Coordinating with IT personnel to ensure that bank systems are running efficiently and effectively

Customer service: Providing customer service by answering questions about products or services, processing transactions, and resolving complaints

Product and service: Communicating with customers and other stakeholders about new products and services offered by the company

Reviewing financial statements: Reviewing financial statements and other reports to identify trends or issues in order to make business decisions

Documentation: Performing clerical tasks such as updating account records, processing payments, and inputting data into computer systems

Team management: Managing staff members in the branch including motivating, and disciplining employees.

TECHNICAL SKILLS:

- Proficient in MS Office suite, including Word, Excel, and PowerPoint, for efficient documentation, data analysis, and presentation creation.
- Familiarity with Tally 9.0, a popular accounting software used for financial management and bookkeeping purposes.
- Successfully completed a certificate course in PRO, indicating a comprehensive understanding of professional office management practices and procedures.
- Acquired off-the-job training in HR manager statutory requirements, encompassing essential aspects such as Employee State Insurance (ESI), Provident Fund (PF), payroll management, gratuity, bonus, and labor laws.

EDUCATION

1. MBA in Finance and HRM
 - University: University of Calicut
 - Year of Passing: 2013
2. Bachelor of Business Administration (BBA)
 - University: University of Calicut
 - Year of Passing: 2011
3. Higher Secondary Certificate (HSC)
 - Board: State Board
 - Year of Passing: 2008

4. Secondary School Leaving Certificate (SSLC)
 - Board: State Board
 - Year of Passing: 2006
5. Postgraduate Diploma in Logistics and Supply Chain Management (PGDSCM)
 - Board: Karnataka State Open University
 - Summary: providing in-depth knowledge and skills related to managing logistics operations, supply chain processes, and optimizing organizational efficiency.

PROJECTS:

1. Financial Performance and Profitability of KSFE - Kerala State Financial Enterprises Ltd:
2. Human Resource Department Analysis - Hykon India (P) Ltd:
3. Job Satisfaction Level of Employees - Amala Ayurvedic Research Centre, Thrissur:

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

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