# **Nadhiya Vijayan** Nadhiyavijayan93@gmail.com | 6382859917

# **Summary**

Accelerating myself with the limited resources available with the organization and meeting the organization’s goals with values. Create own style of working in any activity and achieving the desired target. Highly motivated employee with desire to take on new challenges. Strong worth ethic, adaptability, and exceptional interpersonal skills. Adept at working effectively unsupervised and quickly mastering new skills.

**Skills**

|  |  |
| --- | --- |
| * Credit Management * Process Improvement * Underwriting * Financial Analysis * Reporting * Loss Prevention | * Financial Forecasting * Documentation Management * Loan Disbursements * Document Processing * Business Support * Communication and Leadership |

**Experience  
  
Credit Executive**   
**Green Malabar Finance ventures Limited | Chennai, , India | Oct 2019-Current**

* Conducted comprehensive credit risk assessments and evaluated creditworthiness of new and existing customers by analyzing financial statements and Credit reports.
* Established credit limits and terms based on analysis and risk evaluation.
* Monitored and managed credit exposure, ensuring compliance with internal credit policies and procedures.
* Prepared and presented regular credit reports and dashboards to manager.
* Recommended process improvements to streamline credit evaluation based on marketing conditions.
* Recommending the eligible cases to the next level
* Prioritized and organized tasks to efficiently accomplish service goals.
* Collaborated with teams to develop new reports and models, driving pricing accuracy.
* Worked successfully with diverse group of coworkers to accomplish goals and address issues related to our products and services.

**Accounts Executive**   
Sumati & sons | Chennai | July 2017 to 2019

* Managed the day-to-day accounting activities of clients, including bookkeeping, accounts payable, accounts receivable and reconciliation of Balances.
* Conducted financial analysis to identify areas for improvement and provided recommendations to clients.
* Prepare and submit weekly/monthly reports to Assist senior accountants in the preparation of Financial Statements.
* Handled monthly/yearly closings of Books of Accounts. Handling petty cash & administration roles.
* Stayed up to date on emerging industry and product standards and trends to revitalize accounts.
* Prepared forecasting analysis and submitting to Client.
* Maintained current knowledge of evolving changes in the marketplace.
* Facilitated communication with Finance Department to provide accurate event, dues and marketing/advertising invoicing.

**Education and Training**

Master of Business Administration - Finance University of Madras | Chennai, , | | Expected in January 2019 GPA:

GPA: 70

Bachelor of Commerce - General Studies Bharathi Women’s College | Chennai, , | | Expected in January 2017 GPA:

GPA: 80%.

**Personal Details**

Father Name - Vijayan

Date Of Birth - 06 - 07 – 1997

Language Known - English, Telugu and Tamil

Marital status - Married

Husband Name - Hariharan

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