

CREDIT ASSESMENT & MANAGEMENT

I am a good team player and a fast learner, with proven initiative and the ability to work with minimal supervision. Thus, I am seeking to acquire a position related to credit control within your organisation that will allow me to maximise my knowledge and abilities gained through prior experience while offering career growth through performance. I enjoy interacting and working with others. Dedicated to financial service career.

EDUCATION

BACHELOR OF FINANCE
UNIVERSITY

2013 - 2016

2011 - 2012

WORK EXPERIENCE

Senior Executive- Credit Management

| Customer Success Specialist

JUN 2023 - NOW

- Being responsible for the customer onboarding process.
- Managing customer documentation and reviewing all the submitted documents for the onboarding process.
- Following established policies and workflow for successful implementation.
- Contacting business partners or customers for verification purposes as part of the onboarding process.
- Carrying out CTOS and CCRIS reviews for credit evaluation purposes and conducting verification for on- onboarding process.
- Following up with customers on service satisfaction after onboarding.
- Providing after-sales service for customer satisfaction.
- Responsible for account management for four business merchants, making sure payment is released, and being account-sufficient with funds and limits.
- Working with the UAT team for new product launches and smooth processing for future projects.
- Deliver best-in-class customer service to all internal and external customers.

Bank Operation & Customer Service Executive

DEC 2021 - April 2023

- Communicating with customers to resolve issues or concerns regarding products or accounts, such as opening new accounts or transferring funds between accounts.
- Processing transactions such as deposits, withdrawals, or loan payments on behalf of customers.
- Processing wire transfers and other complex transactions.
- Reviewing account statements and other financial documents to ensure accuracy of entries.
- Performing cash handling duties, such as processing payments from customers using automated teller machines (ATMs) or hand-held devices.
- Providing information about bank products and services to potential clients.
- Processing account transactions such as deposits, withdrawals, or loan payments on behalf of customers.

WORK EXPERIENCE (CONTINUED)

- Responding to inquiries about account balances and other general customer service inquiries.
- Maintaining accurate records of account activity and transactions to ensure compliance with industry standards and regulations.

Credit Assessment Executive

JAN 2018 - DEC 2021

- Collecting the needed financial documentation and assessing the clients' credit worthiness.
- Calculating and analyzing the risk ratios of clients based on their credit score and financial history.
- Approving or denying loan requests, and communicating your decision to both clients and management.
- Setting up payment plans for clients explaining monthly installment amounts, interest rates, and other costs.
- Maintaining records of loan applications by using loan management software.
- Managing loan renewals by organizing follow-up meetings with clients.
- Monitoring the progress of the loan application process and relaying any hindrances to clients.
- Ensuring that loan applications are in line with the company's financial policies, as well as state laws and regulations.

Account Receivable Executive

JAN 2017 - DEC 2007

- Processing accounts and incoming payments in compliance with financial policies and procedures.
- Performing day-to-day financial transactions, including verifying, classifying, computing, posting, and recording accounts receivable's data.
- Preparing bills, invoices, and bank deposits.
- Reconciling the accounts receivable ledger to ensure that all payments are accounted for and properly posted.
- Verifying discrepancies and resolving clients' billing issues.
- Facilitating payment of invoices due by sending bill reminders and contacting clients.
- Generating financial statements and reports detailing accounts receivable status.

