



VIDHYA BINOD

WORK EXPERIENCE

CUSTOMER SERVICE EXECUTIVE

[JAN 2024 - MAR 2025]

TATA Capital Limited

- Provided end-to-end customer support for personal loan products, ensuring a seamless experience from application to disbursal and post-disbursal servicing.
- Addressed customer queries related to loan eligibility, documentation, EMI schedules, foreclosure, and account statements via phone, email, and walk-ins.
- Coordinated with operations, credit, and collections teams to resolve customer issues efficiently and within defined TATS.
- Policies while maintaining a high level of customer satisfaction and service quality.
- Maintained accurate records of customer interactions and service requests using CRM and loan management systems.

CREDIT PROCESSING ASSOCIATE

[Jan 2022 - Oct 2023]

Muthoot Finance Limited

- Reviewed and processed personal loan applications in compliance with internal credit policies and regulatory guidelines.
- Conducted thorough verification of applicant documents including income proofs, KYC, and credit reports (CIBIL).
- Coordinated with sales, underwriting, and operations teams to ensure timely and accurate loan disbursal.
- Maintained data accuracy and updated loan processing systems for audit readiness.
- Ensured a high standard of customer service by address application queries and resolving discons efficiently.

OPERATION EXECUTIVE

[July 2018 - Nov 2021]

IDFC First Bank Limited

- Managed operations for multiple retail loan products including consumer durable loans, two-wheeler loans, personal loans, cross-sell loans, and used car loans.
- Processed and verified loan applications, ensuring adherence to internal credit policies and regulatory guidelines.
- Handled document verification, data entry, and coordination with credit, sales, and disbursement teams to ensure smooth and timely loan approvals.
- Utilized SFDC and Finn One software for end-to-end loan processing, customer tracking, and workflow management.
- Ensured compliance, maintained data accuracy, and prepared records for audits and internal reporting.

EDUCATION AND TRAINING

Bachelor of Commerce: Computer Application, 2017,
MG University, Kottayam

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Abudhabi

Passport no- C5730761

Visa status - Visit

Visa expiry – 19 July 2025

OBJECTIVE:

Dedicated and detail-oriented banking professional with experience in customer service, credit processing, and operational support within the financial services sector. Proven ability to manage high-volume transactions, ensure compliance with regulatory standards, and deliver exceptional client service. Seeking to leverage my skills and experience to contribute to the efficiency and customer satisfaction of a dynamic financial institution.

KEY SKILLS

- Customer Relationship Management (CRM)
- Credit Processing & Loan Documentation Banking Operations & Back-office Support
- KYC, AML, and Regulatory Compliance
- Strong Communication & Interpersonal Skills
- Problem Solving & Conflict Resolution
- Data Entry & Documentation Accuracy
- Time Management & Multitasking
- MS Office (Excel, Word, Outlook)
- Core Banking Software (e.g., Finale, Flex cube - if applicable)
- Risk Assessment & Verification
- Team Collaboration & Coordination

CERTIFICATIONS

- Diploma in Financial Accounting

LANGUAGES

English, Malayalam, Hindi