



KIRAN THOMAS THAYIL
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To attain professional excellence and contribute

CAREER SKETCH

Loan Writer & Document Assessor in PFG Money Mortgage– Australia (October 2018 – till date)

Accountabilities:

- ✎ Managing clientele for credit representative based in Australia and processing their client's loan application from initial assessment till final settlement.
- ✎ Email correspondence with applicants to determine financial eligibility and feasibility of granting loans.
- ✎ Assess customer needs, explore all options, and introduce different types of loans.
- ✎ Assessing Borrowing capacity for each client as per relevant bank policies.
- ✎ Complete loan contracts and counsel clients on policies and restrictions.
- ✎ Update job knowledge on types of loans and other financial services.
- ✎ Maintain and update account records.
- ✎ Verifying & auditing each document prior to assessing.
- ✎ Lodging mortgage, personal & vehicle loan applications via CRM platform.
- ✎ Managing emails of the Credit Representative and well experience to communicate with mentors of every tier [Big Four Banks in Australia] from the application lodgement till approval and settlement.
- ✎ Extensive knowledge of Credit Assessment & Credit Score.
- ✎ Over 300 applications from begin to end processed at high success rate.
- ✎ Keeping all documents in proper condition, organized, and filed.

Public Relation Officer, Administrator & HR Coordinator in Sree Sankara Ayurveda hospitals, Kerala, India (June 2012 –September 2018)

Accountabilities:

- ✎ Understanding the patient confidentiality and privacy act.
- ✎ Ability to communicate thoughts and ideas effectively and accurately.
- ✎ Knowledge of in community and health care administration i.e., patient consent forms and their use.
- ✎ Analytical and problem-solving ability.
- ✎ Knowing the hospital structure, department, and support group familiar with the community where the hospital is located.

- ✎ Writing skill and ability to handle different types of media.
- ✎ Schedule meetings with clinical department on weekly basis and keep the records for the same.
- ✎ Administrative duties for the human resources department, assist HR managers with recruitment, maintain employee records, and provide administrative support to all employees.
- ✎ Responding to internal and external HR related inquiries or requests and provide assistance.
- ✎ Redirecting HR related calls or distribute correspondence to the appropriate person of the team.
- ✎ Maintaining records of personnel-related data in both paper and the database and ensure all employment requirements are met.

**Commercial Coordinator in an exporting firm named Specialized Marbles & Granites, Kerala, India
(March 2010 – December 2010)**

Accountabilities:

- ✎ Responsibilities as a commercial coordinator include dealing with already existing accounts and calls from U.A.E and Qatar
- ✎ Prepare documents, requirements, reports, product proposals and price quote.
- ✎ Process and execute authorisation, substitutions, orders, replacements, and credit memos etc.
- ✎ Interact with suppliers, buyers through fax, verbal or written communication to provide the information about the delivery and the product to be delivered.
- ✎ Ensure the delivery of the product on schedule.
- ✎ Handle the queries and issues of the suppliers and buyers and resolve them very effectively.

**Tutor in Cardinal Padiyara higher secondary school, Kerala, India
(January 2009 – December 2009)**

Accountabilities:

- ✎ Planning and preparing courses and lesson.
- ✎ Teaching, according to their educational needs, the pupils assigned to him/her, including the setting, and marking of work to be carried out by the pupils in school and elsewhere.
- ✎ Assessing, recording, and reporting on the development, progress, and attainment of students.
- ✎ Providing guidance and advice to pupils on educational and social matters and on their further education and future careers including information about sources of more expert advice on specific questions, making relevant records and reports.
- ✎ Making records of and reports on the personal and social needs of pupils except in instances where to do so might be regarded as compromising a teacher's own position.
- ✎ Communicating and consulting with the parents of students.
- ✎ Participating in meetings arranged for any of the purposes described above.

**Counsellor in National Institute of Fire and safety Engineering (NIFE), Kerala, India
(July 2007 – October 2008)**

Accountabilities:

- ✎ Guiding the students regarding their career decisions and helping them understand their potential and provide help to pursue their goals.
- ✎ Helping the students understand their skill sets and provide those ways to utilize it.
- ✎ Providing information about the various courses providing by the institution and advising them about the various recruitments.
- ✎ Advising the students on their personal problems and helps them to resolve it.
- ✎ Engaging the parents and the institution authorities, for coming up with a solution, if the student faces some big problem and together, they help the student.
- ✎ Recognizing the behavioural issues and provides solutions to handle them.

- ☞ Holding various sessions with the students to identify the problems, that the student faces and try to understand their troubles and advice them.
- ☞ Working as a mediator between the student and the institution authorities if there is an argument and tries to resolve it.

SCHOLASTICS

☞ 2012	Microsoft diploma in .Net technologies	NIIT, Changanacherry
☞ 2009	B.Tech in Information technology	MG University, Kottayam, Kerala

PERSONAL DOSSIER

☞ Date of Birth	: 22.08.1983
☞ Gender	: Female
☞ Caste	: Christian/RCSC
☞ Marital Status	: Married
☞ Language Competency	: Malayalam & English
☞ Passport Number	: V7181529
☞ U.I.D. No	: 225748138
☞ Visa Status	: Husband Sponsorship
☞ Availability	: Immediate
☞ Hobbies	: Travelling, Listening Music
☞ Operating System	: Windows XP, Windows 7
☞ Technical Skills	: MS Office Tools

Declaration

I genuinely declare that all the facts mentioned above are true to my faith, and I am answerable for its accuracy.

Kiran Thomas Thayil