

Unesh Adhikari

Amman St, Exit 63, Al Sheikh Mohammed Bin Zayed Rd, Dubai, UAE

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Visa Status: Employment Visa

DOB: 11 March 1997 | Nationality: Nepali | Marital Status: Married

Professional Summary

Results-driven Loan Officer and Sales Professional with over 6 years of combined experience in financial services, banking operations, and frontline retail sales. Proven expertise in evaluating creditworthiness, processing financial transactions, and delivering excellent customer service in high-volume environments. Adept at relationship-building, loan documentation, and cross-functional collaboration. Currently seeking to join a reputable financial institution or customer-centric company in the UAE.

Key Skills

- Credit & Loan Processing
- Customer Relationship Management
- Retail & Sales Operations
- Financial Documentation & Compliance
- Cross-Selling & Client Engagement
- Problem Solving & Adaptability
- Team Collaboration & Communication
- Computer Literacy (MS Office, CRM basics)

Professional Experience

ADNOC Distribution - Sales Attendant

Dubai, UAE | Jul 2024 - Present

- Delivered prompt fueling services and customer assistance.
- Processed high-volume cash/card transactions accurately.
- Maintained safety, hygiene, and station presentation standards.

Hulas Finserv Hire Purchase Ltd - Loan Officer

Nepal | Dec 2020 - Jul 2024

- Processed loan applications, verified documents, and assessed borrower eligibility.
- Conducted financial interviews and risk analysis for personal and vehicle loans.
- Designed debt payment plans, ensuring low default rates and high client retention.

- Supported compliance audits and improved documentation workflows.

Shree Daonne Feeds Pvt Ltd - Marketing Officer

Nepal | Sep 2019 - Nov 2020

- Executed regional marketing plans and managed product promotions.
- Analyzed market trends and advised on product positioning.
- Boosted regional sales reach through client engagement and targeted campaigns.

NIC Asia Bank Ltd - Cashier / Teller

Nepal | Aug 2017 - Aug 2019

- Handled deposits, withdrawals, cheque processing, and internal transfers.
- Supported ATM cash replenishment and balanced daily cash registers.
- Delivered high-quality service to 100+ clients daily while ensuring compliance.

Education

Vishwa Adarsha College, Nepal

Higher Secondary (+2)

Graduation Year: 2013

Score: 57.30%

Languages

- English - Professional
- Hindi - Fluent
- Nepali - Native

References

Available upon request