**ROJI B S**



NO.16/8, 11TH AVENUE,

HARRIJNGTON ROAD,

SHENOY NAGAR, CHENNAI – 600 030.

MOBILE: 91-9884028407

rojibs1971@gmail.com

**SUMMARY**

Profile: Male, 46, Married

Nationality: India

Current Location: India

* Current Position: **Branch Manager.**
* Company: Muthoot Fincorp Ltd, Branch-Nandhanam, Chennai, South India.
* (Reporting to: Regional Manager)
* Preferred Locations: Chennai & Trivandrum.
* Salary Expectation: INR 30,000/- & above.

**Work Experience**

**1st July 2016 – TILL DATE: Muthoot Fincorp Ltd, Nandhanam branch,Chennai**.

**Branch Manager.**

* Supervising & resonsible for day to day operational functions of the branch with a staff strength of 1 + 3.
* **Customer acquisation, Sales & Disbursal of the following products**:-
* **Gold loan under various schemes**
* **Business Loan (SME).**
* **Purchase & sales of Foreign Currencies.**
* **Health & vehicle insurance.**
* **Domestic Money Transfer.**
* **Two wheeler loans.**
* **Demat Account, Mutual Funds.**
* **Secured Debuntures.**
* Fund Management & Reconcilations (Bank & Company accounts).
* **Recovery** of arrear amounts from overdue & NPA accounts on a daily basis.
* Safe custodian of Gold, Cash & valuables.
* Evolving strategies for **business development**, Monitoring Sales, **Training & Motivation** of Team & generation of targeted YTD **revenue & profitability**.
* Ensured timely & accurate MIS.
* Ensured branch operations are in pace with established organizational principles & procedures that the branch is operationally sound & satisfactory audits are achieved to increase the category of the branch to the expected “A” level.

**February 2010 – June 2016: Karvy Stock Broking Ltd, Chennai, South India**.

**Assistant Manager – Finance & Accounts.**

* Accounted financial transactions of 66 branches in **SAP software**,
* Handled **Account payables & receivables** of 66 branches,
* Prepared **BRS, Reconciliation** of accounts,
* Handled statutory payments (**TDS & Service Tax**),
* **MIS** & reporting.

**March 2009 – January 2010 – Recorder printing press, Sharjah**.

**General Accountant.**

* Prepared & processed **letter of credit to effect payment to vendors.**
* Accounted financial transactions in Tally,
* Handled Account **Payables & receivables**,
* preparing **BRS**, reconciliation of accounts,
* Handled **HR activities**: Attendance & payroll,
* **Collection of payments** from customers & prepared MIS.

**October 2006 – February 2009 – European Perfume Works, Sharjah, UAE** .

**Accountant-Payables & Banking.**

* Handled all banking transactions.
* Handled account payables: Processed **letter of credit & other Bank loan** applications to effect payment to the local & overseas vendor`s.
* Accounted all financial transactions in accounting software - **JD Edwards**,
* Handled foreign exchange & prepared MIS.

**April 2006 – October 2006 – Esma industrial enterprises FZ Co, Dubai, UAE.**

**General Accountant.**

* Recorded transactions in the accounting software – **ORION**.
* Handled **account payables & receivables**,
* prepared BRS,
* Followed up with clients for receivables.

**December 2003 – March 2006 – Karvy Stock Broking Ltd, Chennai, South India.**

**Recovery Officer.**

* Led a team of five employees & trained them to recover the dues to the company from approximately 100 corporate companies & individuals.
* Recovered a considerable amount of dues to the company,

**January 1995 – November 2003 – Federal Bank ltd, South India.**

**Clerk/Excecutive.**

* Processed **deposit & Loan accounts**,
* Handled **Savings & Current accounts**.
* **Teller services**: Worked as chief cashier.
* Processed **Foreign Exchange & Gold loans**,
* **Cross selling** of various banking products.
* Handled front line **customer service**.
* Prepared **Day book** of the branch.
* Assisted BM in the recovering of NPA accounts.

**Education**

Jun 1989 - May 1993 **kerala university, Kerala state, India**

Bachelor of Science (ZOOLOGY), GPA 63 %

**Other Certificates**

**Certificate in Banking** issued by the “Federal Bank Ltd”, South India.

**IT Skills**

Expert in **Word, Excel** & handling mails.

Practical knowledge of accounting software’s - **Tally, JD Edwards, Orion, SAP**.

**Languages**

English Fluent. (Excellent in oral & written communication in English.)

Malayalam Fluent

Tamil Fluent.

Able to understand Hindi & Telugu.

**Comments**

TRY TO EXHIBIT THE BEST FOR THE ORGANISATION.

Reference will be provided upon request.