#### BALRAM RAJA

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**An Overview**

A young and confidentperson with a Masters degree in Business Administration (MBA)with experience in Finance, looking forward for a challenging work environment to showcase my skills and toprovide my expertise for the growth and development of the Organization.

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| Education & Technical Qualifications |

* **Master in Business Administration** (Guruvayurappan Institute of Management (GIM), Tamilnadu) – April 2010
* **Bachelor in Commerce** (Tandem group of institutions, Kerala) – April 2007

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| SKILLS SUMMARY |

**Finance / Account Tools Tally ERP 9, SAP 7.2 Working experience**

**Development Tools Microsoft Word, Excel, Power point, (2007,2010)**

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1. **Muthoot Fincorp as Business support executive**

**(November 2013 – Present)**

**Work profile**

* Providing loans to the customers
* Assisting in other branch activities like gold release and interest payment
* Money transfer and foreign exchange
* Sending daily and weekly reports
* Going for deputation in different branches
* Bank reconciliation
* Preparing daily MIS

**2. “ACS, A Xerox Company” as Process Associate in Infopark, Cochin.**

**(October 2011 – March 2013)**

**Work profile**

* Working with the accounts payable team.
* Processing each invoice for making payments to the respective vendors.
* Posting credit memo for the wrong payment and for reversing payment of invoices.
* Validating the invoices paid earlier.
* Resolving the issues and sending reply to the mails from the customer service team and other mails from vendors.

#### “Caravel logistics” as customer care executive.

**(December 2010 – June 2011)**

**Work profile**

* Preparing of bill of lading on time for shipments.
* Mailing the required bill of lading for each port before the ship reaches the destination.
* Assisting the Dubai port in preparation of bill of lading.

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| Project Details |

1. **O/E/N India Ltd., Kerala, India**

**Role: Project Internship May**2009 – **June** 2009

**Team Size: Single**

**Tools: Ratio analysis, comparative balance sheets & common size balance balance sheets**

**Project - Financial Performance of O/E/N India Ltd:** The project involves analyzing the performance of the Finance Department of O/E/N and to suggest the areas of improvement for the development of the company.The project contains various ratios which were used to know the position of the firm. The comparative and common size balance sheets were also used for the same.

**Responsibilities:**

* Review the previous years financial report
* Prepare ratio analysis considering the report
* Prepare comparative and common size balance sheets
* Provide suggestions for improvement

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| Key Achievements |

* 2nd in Debate and Finance quiz in Intra College Event “Affiatus” in GIM.

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| Personal Information |

**Date of birth**  : 24-10-1986

**Gender**  : Male

**Marital status** :Single

**Nationality** :Indian

**Languages Known : E**nglish, Malayalam, Tamiland Hindi

**Permanent Address :** “Bhama”, Mattathil Parambu, Eroor (North)

Tripunithura, Ernakulam, Kerala - 682306

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| Hobbies |

**Playing Cricket, Reading books, watching movies, listening to music, social networking**

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| Reference |

Available on request