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| M V KUMAR  **CAREER OBJECTIVE**  **KRISHNA,DNRAA42,**  **DEVINAGAR,**  **VALLAKKADAVU.P.O**  **TRIVANDRUM-8**  9585270865  9497774334  mvkumar23@gmail.com |

To obtain an accounting position where I will be able to contribute my skill, knowledge and experience to a company that will give me an opportunity to develop my career.

**PROFESSIONAL QUALIFICATION**

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| **COURSE** | **UNIVERSITY** | **PERCENTAGE** |
| B.A.HISTORY | MADURAI KAMARAJ.  2000. | 60 |
| ADVANCED DIPLOMA IN ACCOUNTING | SYDNEY TECHNICAL INSTITUTE, SYDNEY(AUSTRALIA),  2009. | 72 |
| BACHELOR OF BUSINESS AND COMMERCE((BBC) | UNIVERSITY OF WESTERN SYDNEY,  2012. | 60 |
| ADVANCED DIPLOMA IN BUSSINESS. | SYDNEY TECHNICAL INSTITUTE, SYDNEY(AUSTRALIA),  2013. | 80 |

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| Date of Birth:  15/06/1982. |

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| Languages Known:  English, Tamil, Malayalam. |

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| Hobbies:  Listening to Music,Travelling,Reading |

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| PERSONAL SKILLS  **WORK EXPERIENCE**  •Good planning and organization skills.  •Ability to deal with people .  •Team player.  •Flexible, Adaptable and Optimistic. |

* **Worked as a manager, administrator and accountant in Nutes health&wellbeing pvt ltd, Tiruppur.**
* **Worked In CFL from July 2018 to February 2019.**

ForCredit Processing Assist.

* **Worked as Auditing Assistant (Concurrent auditing (2 years) in Indian Overseas Bank, Main Branch Dindigul (2016-2018)).**

**Job responsibilities:**

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| SOFTWARE SKILLS  🡪 EXCEL,TALLY. |

To find Revenue Leakage

a)To find correctly debited -Processing charges, Applied interest rate and Amount.

b)To check whether short debit or excess debit.

c)Manually calculate interest rate and amount that compare with system interest rate and amount whether it is correctly debited or not.

**Branch performance**

1. Check and compare budgeted figure with actual figure.

* **Major Borrower Accounts**(more than one crore)

1. To check all relevant documents (Prime and Collateral Security).
2. Legal opinion.
3. Engineer’s valuation Report.
4. Insurance (Whether Bank clause included or not).
5. Check EC.
6. Check last unit inspection
7. Drawing Power.
8. Audited balance sheet.

* **Physical Cash Verification.**
* **Gold Loan Packet Physical Verification.**
* **SME Accounts.**
* **Check Fresh Loans.**
* **Newly Opened SB Account and Current Account Application Verification.**
* **Term Deposit.**
* **Worked as auditing assistant in Saravanaboopathy and Co in Dindigul(2015-2016).**
* **Partnership business (AC agency, (2014-2015)).**
* **Works In WOOLMILL Pty Ltd Sydney, Australia. As an Accounting assistant (2007-2013).**

**Job Responsibilities**

**• Accounts Receivable.**

**• Accounts Payable.**

**• Maintenance of stock.**

**• Journal voucher entry**

* **Working In Tannery asSupervisor (2002-2006).**

Date: 01/01/2020.

Place: TRIVANDRUM.