

ROJI B S

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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 & responsible for day to day operational functions of the branch with a staff strength of 1 + 3.
 - **Customer acquisition, 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 Debentures.**
 - Fund Management & Reconciliations (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.
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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.**
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**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.
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**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.
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**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.
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**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,
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**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.
