

ACADEMIC QUALIFICATIONS

- Madurai Kamaraj University, Tamil Nadu (2017-2018): Secured 62.5% in Master of Commerce
- Kuriakose Elias College, Mannanam (2013-2016): Secured 73.8% in Bachelor of Commerce - Computer Application.
- St Ephrem's Higher Secondary School, Mannanam (2011 -2013): Secured 83.6% in DHSE.
- Holy Cross Higher Secondary School, Thellakom (2010 -2011): Secured 75% in KBPE.

CERTIFICATES

- **Information Technology Training - ICAI**
Issued on February 2017`
- **Business Quiz for AKCMF - St Thomas College**
Won Second prize in 2012

WORK EXPERIENCE

- **Branch Operational & Accounts Manager, Poonawalla Fincorp Ltd, Kottayam, Kerala**
January 2021 – till present
 - **Contracts drafting and review:** Prepares and maintains various monthly schedules and manages monthly bank reconciliations for branch bank accounts
 - **Compliance:** Adheres to financial policies and procedures and communicates those to the branches
 - **Invoicing and Payment:** Process and report internal debit and credit memos each month
Coordinate with Branch Managers to resolve any issues regarding tenant payments
- **Statutory Bank Audit-State Bank of India and Syndicate Bank**
April 2019 and April 2020
 - **Contract Review:** Verification of Cash Balance at the branch Analysis of Tax Related Items and Compliance and Detailed cross verification of Loan Accounts
 - **Contracts/Advisory:** Preparation of Audit Report.
- **Tax Audit**
May 2017 – December 2020
 - **Contract Review:** Ensuring proper maintenance and correctness of books of accounts, Ensuring that Income Tax provisions are in compliance; Reporting any discrepancies.
 - **Contracts/Advisory:** Preparation of Audit Report

INTERNSHIPS

- **Bimal C Sekhar & Co Chartered Accountants, Kottayam (May 2017)**
 - **Compliance:** Responsible for the preparation of financial statements of Companies, Firms and Non-Profit Organizations. Working Knowledge in QuickBooks, Peachtree and Payroll, Accounting. Proficient in Tally ERP 9, Responsible for filing of Income Tax Returns of Individuals, Firms, Companies and Trust

CO –CURRICULAR ACTIVITIES

- **Organizational Activities**
 - Secretary of Commerce Club in KE College, Mannanam (2015-2016)
 - Member of Business Management Committee, St Ephrem's Higher Secondary School (2011-2012)