



rijujohny04@gmail.com

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Farwaniya Kuwait

## SKILLS

Microsoft office suit (word,  
PowerPoint,Excel)

Tally

Communication

Customer relation building

Time management

Ability to multitask

Problem solving

## PERSONAL DETAILS

Date of Birth : 12/06/1999

Marital Status : Single

Nationality : Indian

Gender : Female

Visa status : Transferable visa 18

## LANGUAGES

English

Hindi

Tamil

Malayalam



## PROFILE

A motivated and hardworking fresher seeking an opportunity to start a professional career in a dynamic and growth-oriented organization. I aim to contribute effectively by applying my knowledge, skills, and enthusiasm while continuously learning and improving. My goal is to grow alongside the organization by taking on responsibilities, embracing challenges, and adding value to the team through dedication, reliability, and a strong work ethic.



## PROJECTS

### Impact of E-payment on Utility Bill Payments in Thiruvananthapuram District

**Summary:** Conducted a comparative study analyzing the effectiveness and user satisfaction between E-payment systems and traditional cash/cashless payment for utility bills. The project offered insights into improving E-payment platforms, promoting financial inclusivity and supporting the shift towards a digital economy.

**Outcome:** The study contributed valuable perspective on optimizing E-payment methods for utility bills, highlighting pathways for digital payment evolution and increased user engagement.



## EDUCATION

**Master of Commerce** 2021-2023 | India  
KERALA UNIVERSITY

**Bachelor of Commerce** 2017-2020 | India  
KERALA UNIVERSITY

**Commerce** 2015-2017  
BOARD OF KERALA HIGHER SECONDARY STUDIES

**SSLC** 2014-2015  
CENTRAL BOARD OF SECONDARY EDUCATION