|  |
| --- |
|  |
|  |

**I Would Like To be:-**

**An executive in a firm where there is an opportunity to exhibit my strength and experiences and also enhance skills by utilizing myself in a source for all kinds of challenging jobs and upgrading my knowledge and skills from time to time. While standing for the growth and development of the organization.**

|  |
| --- |
| 1. **HDFC Bank Ltd. with HBL as Business Development Representative from March to 2015 July.**   **Specialized area:-**  **Credit Cards and Payables:- a) Educating the customers,**  **b) Help tom select suitable cards,**  **c) Make them aware of payment policies,**  **d) Cross sell other products with credit cards like**  **Add-on cards, smart-pay,**  **e) Helps the branch to attain their target.** |
|  |
|  |

**Experienced in:-**

**Education**

**2012-2014 MBA (Finance)**

**2008 to 2011 BA**

**2006 to 2008 10+2**

**2006 SSLC**

**Additional Qualification**

1. **Diploma in Computer Application**
2. **Advanced Diploma in Computerized Financial Accounting**

**Computer knowledge**

1. **MS Office**

**Expert in documentation and presentation works, a good knowledge in spread sheet, Data calculation preparation of charts and diagrams for comparison, business presentation.**

1. **Tally**

**Creation of Ledger, stock registering, reporting tools and ratio analysis.**

**1) Accounts and Finance;**

1. **Preparation of journal, ledger, profit and loss account and also balance sheet,**
2. **Analysis of balance sheet through ratios,**
3. **Financial planning,**
4. **Inventory management,**

**2) Sales and Marketing;**

1. **Direct sales- in house and out door,**
2. **Channel management; distribution of sales persons, attaining targets by the sales force, reporting**

**to the top management on daily basis, support the sales force as a team,**

1. **Marketing research.**

1. **.**

**MY KEY SKILLS:-**

**My Project Works:-**

1. **Study on Credit worthiness of The Pharmaceutical (IM) Corporation Kerala Ltd.**

**Kerala.**

**My Conclusions**

1. **Studied the creditworthiness capacity of the firm, by using leverage and liquidity ratios;**
2. **It always help them to know their performance in the field of there repayment of debts;**
3. **Their repayment is very accurate and thus, the creditor have more interest to pay debts;**
4. **The company only use small amount of debts as their working capital, it revels on their**

**interest coverage ratio;**

1. **Company has amble opportunity in the Ayurvedic medicine field, now the company trying**

**to enhance their productivity and sales through product-diversification.**

1. **Organization Study at K.K.R Group of Companies(NIRAPARA), Okkal, Kalady,**

**Kerala.**

**My suggestions**

1. **Company need to supply their product through own department, third party exploit the**

**Company’s profit;**

1. **The sales executives must talk to the retailers about the new schemes and policies by the**

**Company;**

1. **The Hub & Spoke Models of sales is more suitable for the company, it helps to enhance**

**sales activity and avoid third party interfere in the sales activity;**

1. **More concentration on Bye-product, Bran-oil**

**Strengths:-**

* **Sincerity & punctuality**
* **Self motivated & self starter**
* **Positive attitude toward all situations**
* **Hard working in a highly stressed situation**
* **Dedication for committed work**

**Personal details:-**

**DOB : 09 February 1991**

**Gender : Male**

**Marital Status : Single**

**Linguistic Proficiency : English(S,W,R),Tamil(S),Hindi(R,W),**



**Gulfjobseeker.com CV No:** **1465536**