**SHIJU**

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Address: Al Qusais, Dubai.

**CAREER OBJECTIVE:**

A  management professional seeking challenges and willing to exhibit managerial skills looking forward to be associated with a progressive organization where there is scope to utilize the skills and be part of a team that works towards the growth of the organization.

**CAREER SUMMARY:**

* Worked at HDFC Bank as “Loan Operation Manager” at Bangalore INDIA for Three year six months.
* Worked at KOSAMATTAM FINANCE (P) LTD. (NBFC) as “Branch Manager” at Bangalore INDIA for Two year six months.
* Worked at “MANAPPURAM FINANCE LTD. (NBFC)” as Branch Manager, Area Manager and Vigilance Manager for Three years.

**JOB DESCRIPTION:**

* Loan Application Form checking.
* Know Your Customer checking as per banks KYC Policy.
* To capture proper charges as per schedule of charges, in Loan Origination System.To generate repayment schedule and payment detail updation as per Straight Through Process/Non-Straight through Process.
* To complete document scanning and Updation in Transaction Origination System.
* Disburse the case in Loan Origination System as per prescribed guidelines.
* To manage mode of payment to customer as per agreed terms and conditions..
* To carry out all prescribed stock verifications as per defined frequency.
* Managed the accounting operations including finalization of accounts and preparing reports ensuring accounting standards and up to date.
* Involved in preparation & issuance of entire bank receipts while carrying out Cash Planning and Forecasts in timely manner.
* Prepare Profit and Loss Accounts, Balance Sheet, Trial Balance, General Ledger, MIS, Budgeting and complete accounts functions. Ensure preparation and maintenance of appropriate records of Payables & Receivables.
* Ensured timely payments as per company’s policy and vendor credit period to all vendors by online and manual cheque payment.
* Analyzed overdue payments accounts receivable balances, year on year variation to identify and build up in accounts receivable balances and consequent risk of bad debts.
* Prepared & maintained statutory books of accounts and reconciliation of accounts statements in compliance with the norms as well as ensuring smooth operations of banking process.
* Formulating budgets and conducting variance analysis to determine difference between projected & actual results and implementing corrective actions.
* Monitored and ensuring preparation of Bank Reconciliation Statements for reconciling Cash and Bank balances involving active coordination with bank authorities.
* Performed general accounting functions, including operation of the general ledger system, journal entries, invoices and classified transactions.

**EDUCATIONAL QUALIFICATION:**

2003 -2006:    Bachelor of Arts.   (Calicut University)

**COMPUTER SKILLS:**

Good in MS Office.

**CORE COMPETENCES:**

* Team player
* Good listener
* Good communication skill
* Willingness to learn

**EXTRACURRICULAR ACTIVITIES:**

* Participated in sports and games, participated the state basketball championship in three times.
* NCC “B” certificate holder.

**PERSONAL I NFORMATION:**

Date of Birth: 24/08/1983

Nationality: Indian

Visa status: Visit visa, Valid till: 19/06/2017

Languages Known: English, Kannada, Tamil, Malayalam

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