**CURRICULUM VITAE**



**JASEENA**

**Email:** **jaseena.210385@2freemail.com**

#### Seeking Position in

#### MIDDLE MANAGEMENT CADRE

#### *Dynamic professional having five years of experience in financial services industry with main forte lying in areas like Foreign Exchange Risk Management, Treasury Operations, Compliance, Accounts, Outward Remittances and Administration.*

#### CAREER OBJECTIVE

To optimally utilize the present abilities, expertise and knowledge in the organization, so as to enable the organization achieve its goals and at the same time pursue opportunities for constant learning and career development.

#### CORE STRENGTHS

|  |  |
| --- | --- |
| * Adept at finding the simplicity in complex business structures & integrating them in to existing Business environment.
 | * Excellent multi-tasking in a fast paced environment.
 |
| * Plan & execute projects within stringent time / budgetary constraints.
 | * Analytical, conceptual, problem identification and problem solving skills
 |
| * Team player. Able to work with people of multicultural background
 |

#### EDUCATION & CREDENTIALS

* Masters in Business Administration (MBA-Finance) from University of Kerala, India in 2008.
* Higher Diploma in Co-operation & Business Management from State Co-operative Union, Kerala, India in 2006.
* Bachelors of Science from University of Kerala, India in 2005.
* Higher Secondary from Board of Higher Secondary Examinations, Kerala, India in 2002.
* Secondary School Leaving Certificate from Board of Public Examinations, Kerala, India in 2000.
* Tally, Quick Books, Peach Tree

#### PROFESSIONAL EXPERIENCE

**Muthoot Fincorp Ltd, Trivandrum, Kerala, India From June 2008 to August 2013**

Assistant Manager – Foreign Exchange Operations

Muthoot Fincorp Ltd., the flagship Company of Muthoot Pappachan Group, is one of the oldest proactive Non-Banking Finance Companies (NBFC) registered with the Reserve Bank of India. Muthoot Fincorp is a mass provider of Financial Solutions in the form of Gold Loans, Vehicle Loans, Business Finance, Insurance and Foreign Exchange with more than 3000 branches pan India servicing on an average 40,000 customers a day. It is RBI Licensed Authorized Dealer - 2 Category NBFC dealing with buying and selling of foreign currencies/travellers cheques, foreign currency demand drafts and swift transfer.

#### JOB PROFILE

* Assigned responsibility to control and co- ordinate Forex Operations of both licensed and franchisee branches of Muthoot Fincorp Ltd such as:

i) Retail buying and selling of foreign currency notes and traveller's cheques.

ii) Currency rate monitoring and booking forward deals with banks / Authorised Dealers.

iii) Sending credit confirmation messages for wholesale transactions.

iv) Attending branch queries and rectification of wrong entries passed by them.

v) Monitoring branch wise monthly budget with actual figures.

* Ensure all transactions are complied with AML/KYC/FEMA guidelines stipulated by Reserve Bank of India. As part of the regulatory compliance, prepare audit check list for internal auditors and verify the audit report and its compliance submitted by the branches.
* Sending consolidated transactions report (FLM 8) to Reserve Bank of India and Cash Transactions Report to Financial Intelligence Unit on a monthly basis.
* Setting daily exchange rates for buying and selling of foreign currency notes and travelers cheques and also monitor the rate fluctuation of currencies on a regular basis for the timely updation of same in to forex online application to avoid exchange rate risk.
* Check and approve the special rates (buy/sell) applied by the branches by comparing the same with spot Inter Bank Rates. Also check the exception report of currencies on a regular basis to calculate the percentage of notional loss.
* Monitor the currency holding limit of branches on a regular basis and instruct the Forex In charge to offload the same with banks/Authorized Dealers for booking exchange margin. Also conduct market analysis of currency trend to minimise the exchange rate risk.
* Prepare budget to the branches as well as Forex Division in accordance with the budget figures assigned by the management and forecast the profitability measures. Also prepare and analyze MIS on a monthly basis with the business figures available from branches.
* Perform trend analysis on Key Performance Indicators to monitor the profitability of the business.
* Facilitate the issuance of Foreign Currency Demand Drafts and outward remittances (SWIFT transfer) of the branches in co-ordination with the beneficiary banks. Bank follow-ups regarding the money remittances and make sure the credit of wire transfer by sending swift messages to the branches.
* Reconcile the branch and bank day books and confirm the accuracy of margin as well as the receipt of sale proceeds. Also support the Accounts Department for reconciling branch entries pertaining to foreign exchange for finalization.
* Providing hassle free environment for posting entries and tracking reports to the branches from online forex application by modifying the same in consultation with IT department.
* Maintaining good relationships with banks and Authorized Dealers for getting competitive rates for offloading currencies as well as swift transfer.

#### ACCADEMIC PROJECTS UNDERTAKEN

# Performance Evaluation of Unit Linked Insurance Plans with special reference to Bajaj Alliance Life Insurance Company Pvt. Ltd., Kerala, India.

* Organization study at Indroyal Crafts Private Limited, Kazhakoottam, Thiruvananthapuram, Kerala, India.
* A study on Electronic Trading at Geojit Financial Services Limited, Kadappakkada, Kollam, Kerala, India.
* A study on Fund Management at Service Co-operative Bank Limited, Kadakkavur, Kerala, India.
* A study on Mission and Vision of managers at Travancore Titanium Products Limited, Trivandrum, Kerala, India.

#### PERSONAL DETAILS

**Marital Status** : Married

**Sex** : Female

**Nationality** : Indian

**Languages Known** : English, Malayalam and Hindi.