

DRISHYA RAMESHAN

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Objective

Dynamic and detail-oriented Relationship officer with extensive experience in preparing and analyzing financial records. Actively seeking a full-time position in the finance industry to advance my career, deepen my expertise in financial concepts, and contribute to organizational success. Committed to continuous learning and personal growth, I aim to leverage my skills to drive financial performance and enhance operational efficiency.

Experience

- Unimoni financial services limited** 2024 - Present
Relationship officer
 - Foreign Currency Transactions:
buying and selling currencies on behalf of clients or their own financial institution. Analyze market trends, monitor economic indicators, and execute trades to maximize profits and minimize risks.
 - Handled outward remittances through SWIFT transfers:
initiating and processing transactions where money is sent from a customer's account in one country to a recipient's account in another country.
 - Travel Card Management:
issuing travel cards to clients, which can be used abroad for transactions. Managing these cards ensures they are secure and meet the clients' travel needs (Visa Card, Master Card etc..) • Delivered excellent customer service and cross-sold financial products:
Providing high-quality service to customers by answering their questions, resolving their problems quickly, and suggesting additional financial products that may benefit them.
 - Monitored international Forex sites and executed currency deals effectively:
Keeping an eye on Forex websites to track changes in the market, understanding trends, and making currency exchange decisions that are financially advantageous.
 - Insurance and gold loan
- Manappuram Finance Limited Taliparamba, Kannur** 2023 - 2024
Assistant Branch head
 - . To conduct valuation and verification of gold ornament with respect to weight, purity & Detect spurious, low purity gold and frauds to mitigate the risk
 - . Ensure that proper KYC and other prescribed documentation process is followed before and after the disbursement of loan
 - . Adhere to the Policy, Process & other guidelines of the company
 - . Improve the existing process to overcome the probable risk
 - . Maintaining the TAT in the timely disbursement of the Gold loan
 - . Secure safe room operations, security measures, day to day working of a branch
 - Retention of customers/portfolio by meaningful engagement from time to time
 - . Follow up with the customer for timely interest collection, repayment and reduce NPA to zero
 - . Maintain liaison with Gold loan department/Departments in Zonal/ Head Office for the speedy resolution of problems faced by branch
 - . Compliance of internal audit matters
 - . Close the issues pointed out in the audit within the TAT
 - .Team Building Activities (Getting an informal get together with staff once when there is spare time)
 - . Conduct hurdle meetings.

. Developed strategies to increase sales and improve customer satisfaction levels.

- **National radio electronics**

2022 - 2022

Accounts Assistant

.Data Entry and Record-Keeping: Accurately inputting financial data into accounting systems, maintaining ledgers, and ensuring that all transactions are recorded correctly.

.Invoice Management: Preparing, processing, and tracking invoices, including accounts payable and receivable, ensuring timely payments and collections.

.Bank Reconciliation: Reconciling bank statements with the company's financial records to ensure accuracy and resolve discrepancies.

.Assisting with Financial Reports: Supporting the preparation of financial reports, such as profit and loss statements, balance sheets, and budget reports, by providing necessary data and performing preliminary analysis.

.Administrative Support: Performing general administrative duties, such as filing, managing correspondence, and assisting with audits or other financial procedures as needed.

Education

- **Chinmaya Arts and science college, Kannur**

2020-2022

Mcom with finance

- **Sir Syed institute for technical studies, Taliparamba, Kannur**

2017-2020

Bcom with finance

Skills

- Team Leadership Strong decision-making Financial Analysis Budgeting and Forecasting Risk Management Client Relationship Management Sales Strategy Regulatory Compliance Audit Management
- MS Word MS Excel Tally ERP9

Projects

- **Income tax awareness among professionals in Taliparamba Taluk**

Project- Bcom

- **A study on investor's perception towards online trading with reference to Kannur District**

Project- Mcom

Achievements & Awards

- Successfully completed skill training in Excel Tally GST from Avodha Edutech Private Limited

Languages

- English Hindi Malayalam