

CONTACT	<div>Phone : +971542817993</div> <div>WhatsApp : +91 7907804682</div> <div>Email : varghesemathew1995@gmail.com</div> <div>Location : Dubai, UAE</div>
PROFESSIONAL SUMMARY	<div>Detail-oriented and dependable accounting professional with 5+ years of experience in bookkeeping, purchase entry, account maintenance, and cash handling. Proven ability to manage daily financial operations, support audits, and maintain accurate documentation. Strong understanding of basic accounting principles and financial processes. Adept in using accounting software and working with cross-functional teams to ensure accuracy and compliance.</div>
PROFESSIONAL SKILLS	<div>Cash Handling & Billing,Gold Loan Processing,Customer Relationship Management,Sales & Marketing Support,Financial Transactions, Bookkeeping and Purchase Entry,Team Leadership & Supervision,Conflict Resolution,Communication & Interpersonal Skills,MS Office & Billing Software Adaptability & Time Management,Problem Solving</div>
PROFESSIONAL EXPERIENCE	<div><div><div>BRANCH IN CHARGE AUGUST 2024 -APRIL 2025</div><div>MUTHOOT MERCANTILE LTD</div><div><ul style="list-style-type: none">Oversaw daily branch operations, ensuring smooth functioning and adherence to company standardsSupervised a team of executives in loan processing, cash handling, and customer serviceAchieved monthly branch targets consistently through team coordination and effective sales planningMonitored cash flow, prepared daily reports, and ensured 100% accuracy in financial transactionsHandled escalated customer queries and resolved service issues, enhancing overall client satisfactionConducted staff training sessions on gold loan procedures, compliance, and sales strategies</div></div><div><div>SENIOR CUSTOMER RELATIONSHIP EXECUTIVE NOV 2022 – JAN 2024</div><div>RICHMAX FINVEST PVT.LTD</div><div><ul style="list-style-type: none">Managed client relationships and assisted in gold loan processing.Conducted cash transactions and ensured compliance with operational procedures.Contributed to team sales goals through consistent customer engagement.Trained new team members on operational processes and client handlingHandled end-to-end processing of gold loans and customer documentationManaged daily cash operations and reconciliations with 100% accuracyResolved escalated customer issues promptly, improving satisfaction rates</div></div></div>

CUSTOMER SERVICE EXECUTIVE , MONEY EXCHANGE | FEB 2021 - AUG 2022
MUTHOOT FINCORP LTD

- Handled front-end customer service including loan queries and documentation.
- Responsible for sales operations and cash management activities.
- Maintained service quality and customer satisfaction metrics.

ACCOUNTS ASSISTANT | APR 2020 - FEB 2021
PULLOOR DRUG HOUSE, KOZHENCHERRY

- Assisted in bookkeeping and daily purchase entries.
- Handled customer interactions and managed cash register.
- Supported daily financial documentation and records.

SALES OFFICER (INTERN) | JUL 2019 - MAR 2020
ESAF SMALL FINANCE BANK

- Promoted CASA (Current Account and Savings Account) products.
- Assisted customers with product queries and applications.
- Gained hands-on experience in banking operations.

RELATIONSHIP OFFICER | OCT 2017 -JUN 2018
HDB FINANCIAL SERVICES LTD

- Scheduled and conducted client meetings to promote financial products.
- Increased card machine sales and managed current account customer base

EDUCATION

BA IN ECONOMICS | 2017
BISHOP ABRAHAM MEMORIAL COLLEGE, THIRUVALLA – MG UNIVERSITY

HIGHER SECONDARY | 2013
ST. THOMAS HIGHER SECONDARY SCHOOL,KOZHENCHERRY

PASSPORT & VISA DETAILS

Passport Number : S3426357
Date of Expiry : 08-08-2028
Place of Issue : Trivandrum
Visa expiry : 07-Sep-2025

LANGUAGES

- Malayalam
- English
- Hindi
- Tamil