



SHIBIN M PHILIP

PROFESSIONAL EXPERIENCE

Sutherland Global Services

Associate, Nov 2020 – AUG 2022

Role: Financial Analyst

Responsibilities:

- Assisting Internal Auditing team for the Audit.
- Performing and reviewing bank reconciliation statement.
- Analysing and monitoring the income and expense, and preparing reports to management on availability of funds and recommending ways for effective utilization of funds.
- Reviewing of individual tax return, direct and indirect tax returns of corporates and Non corporates.
- Provide support to Management and underwriter teams by ensuring the timely, judicious and accurate processing of transactions.
- Review and verify borrower's income, credit report, employment histories, property appraisals and title insurance information to prepare applications for underwriting submittal.
- Reviewing and Assisting in Processing balance sheets, Profit and Loss Account, Cash flow statement and other financial statement.

INTERNSHIPS

- Undergone internship at *Akay Flavours & Aromatic Pvt.Ltd* under Finance department, interns has the opportunity to apply acquired knowledge to real work experience and also transferable skills such as communication, teamwork and computer proficiency are obtained in an internship.
- Undergone internship at *Cooperative Bank* , interns have the opportunity to apply acquired Knowledge to real work experience and financial work like Handling other transactions, such as writing cashier checks or money orders, this may include Processing deposits, cashing checks and loan payments and completing withdrawal slips ,Recommending and explaining banking services and products to clients based on their needs, Resolving client queries , complaints and Clerical duties, such as data entry and filing.

ACHIEVEMENTS

- **Best Performer Award :- Sutherland Global Services : (Quarterly 2021)**
 - January to March
 - April to June
 - July to September
- I was an active member of Berchmans Television Team
- Participated NCC camps National Level and achieved A, B, C certificates.

CONTACT DETAILS

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Address: Bur Dubai, Dubai, UAE

CAREER GOAL

To be part of a highly valuable organization and to use my diverse background with innovative ideas to obtain a challenging career and to establish proficiency in implementing creative solutions, problem resolution and management for the organization.

CAREER PROFILE

Experienced in Financial analyst with a demonstrated history of working in the financial services industry for almost 2 years and the 'Best Performer of three times a quarters in 2021'. Strong Finance professional with a Master of business Administration (MBA) focused in Finance and Marketing from Bengaluru North University.

VISA & PASSPORT DETAILS

Passport No : S1194608

Date of Expiry: 05/2028

Visa Type : Visit Visa

Date of Expiry: 12/2022

AREAS OF EXCELLENCE

- Financial reporting and disclosures for discrepancies and regularly and compliance guidelines.
- Financial Analysis and Internal Audit
- Work with the underwriting team to perform credit analysis and determine repayment probability using risk management matrices.
- Basic Understanding of Accounting Concepts and Income Tax.
- Tally ERP 9 ,MS Excel, MS Word ,Power Point
- Ability to meet strict deadlines
- Quick adaption to the structural change in the organization.

SKILLS

- Analytical skill
- Leadership
- Time Management
- Teamwork
- Problem solving
- Management Skills

LANGUAGES KNOWN

- English
- Malayalam
- Tamil
- Hindi

PERSONAL PROJECTS

- A Study on the Ratio analysis of JK tyres and CEAT tyres.
- Impulse buying Behaviour of Customer in apparel Industry.
- A Study on impact of E-Payment in online shopping Behaviour

PROFESSIONAL QUALIFICATION

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| 2018- 2020 | Master of Business Administration Specialization: Finance and Marketing College: Krupanidhi Group of Institutions University: Bengaluru North University in Bengaluru, Karnataka |
| 2015-2018 | B COM Specialization: Finance and Taxation College: ST Berchmans College, Changanassery, Kerala University: MG University in Kottayam, Kerala |
| 2013-2015 | HSE: COMMERCE Specialization: Computer Application School: ST Thomas HSS, Eruvellipra Kerala University/Board: Kerala State Board |
| 2012-2013 | SSLC School: M G M H S S, Thiruvalla, Kerala University/Board: Kerala State Board |

I do here by declare that the particulars furnished above are true and correct to the best of my knowledge and Belief

Dubai ,UAE

Shibin M Philip