



VIGHANESH

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Currently Available in UAE

Highly motivated, proactive, result oriented and hardworking on the lookout for a career in finance and banking. Seeking a position in a reputed and progressive organization where my qualifications and experience can be leveraged for growth of the organization as well as my career exposure

WORK EXPERIENCE

- HDFC Bank Ltd as an **Assistant Manager and Accounts Operation** from June 2019 to November 2021
- Mahindra & Mahindra Financial Services Ltd as an **Accountant and Branch Operation Officer** from 2017 to 2019

IRDA Certified offering rich experience in achieving results in highly competitive environment in Banking Industry

KEY RESPONSIBILITIES & OPERATIONS

- Maintaining books of accounts of various entities in different accounting software.
- Conduct statutory audit as per International Accounting Standards
- Conduct internal audit and prepare reports on internal audit findings & make recommendations to improve entity's internal control system & mechanism.
- Conduct investigation audit to quantify actual financial loss and fix accountability.
- Team member of certain due diligence audit.
- Supervising the accounting functions of team of accountants in client's establishment and reporting to the management.
- Preparation of financial statements.

HDFC Bank Ltd India

- Preparation various reports and other audit requirements to comply with statutory audit.
- Bank Reconciliation.
- Receivable and payable management.
- Cash handling and Cash Tally
- Monthly MIS Report preparing
- Branch Auditing
- Stock checking and Clearing
- Daily updating of company accounts.
- Stock and cash verification.
- Customer services.
- Supplier management and payable management.
- Preparation of various reports for management.
- Reconciling of company accounts with shops closing reports.
- Assisting management in decision making with required reports.
- Assist Bank customer deposit , withdrawals & fund transfers daily basis
- Proficiency in managing overall **functioning of banking operations** including Account Opening & Servicing, Deposits Party Products Business, Cash Management, Trade Financing and so on
- Conferred with **Excellence Award** in Life Insurance Business in 2020
- Branch Operations and KYC verification.
- Excellent communication & interpersonal skills with ability to work in multi-cultural environment, comprising of different nationalities.

Highlights:

- Bank Reconciliation.
- Cash handling and Cash Tally
- Monthly MIS Report preparing
- Increased liabilities size of relationship through balances in accounts of existing customers

Mahindra & Mahindra Financial Services Ltd India

- Assist customer deposit & loan payments
 - Preparation various reports and other audit requirements to comply with statutory audit.
 - Bank Reconciliation.
 - Cash handling and Cash Tally
 - Monthly MIS Report preparing
 - Preparing financial forms , documents and reports
 - Maintaining good relationship with clients and make building new customer base
 - Loan paper works and system updating file approving loan procedures
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SYSTEM KNOWLEDGE

- Flexcube V4
- Emlap Accounting Software
- MS-Office, Open Office, Libre Office
- Operating Systems: Windows 10

EDUCATIONAL QUALIFICATIONS

- SSLC from Kerala, India Board 2012
- HSC from Kerala, India Board 2014
- Graduation University of Calicut with B.com Finance 2017

ACHEIVEMENTS

- Star excellence awards in branch accountability for continues quaterly basis
- Top in productivity bench mark in every quarter

TRAININGS ATTENDED

- Mahindra & Mahindra Financial Services Ltd customer handling, cash handling and software handling in cochin
- HDFC Bank training in Hyderabad

PASSPORT DETAILS

Passport No : R3309261
Date of Expiry : 25/07/2027

PERSONAL DETAILS

Date of Birth : 04/09/1996
Sex : Male
Marital Status : Married
Nationality : Indian
Languages Known : English, Malayalam, Tamil, Hindi
Residential Address : Ponoly (H), Pullur-Urakam (P.O), Thrissur, Kerala, 680683.

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