

# Joy D Mathew

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## EXECUTIVE SUMMARY

Possessing a proven record of working with autonomy and making a significant contribution within  
Financial administration, accounting and office management

## EDUCATIONAL QUALIFICATION:-

Master of Business Administration (Finance)	:	IGNOU	(2009)
Master of Commerce (Finance)	:	Kerala university	(2002)
Bachelor of Commerce	:	Kerala University	(2000)

## Employment Details

### **M/S Unimoni**

#### **Position: Business Head**

Unimoni is one of the biggest financial institution having strong presents in the  
Middle East, Europe, Asian and African countries and India .Unimoni had more than 850 branches  
across the globe and dealing a basket of financial product like Money transfer, Foreign Exchange,  
Swift transfer, Home loan, Business loan, Gold loan, Micro finance, Air ticketing, Visa processing,  
Tour and Hotel booking Mutual fund service, investment advisory services, insurance, Payments of  
various utility bills , Digital wallet and prepaid card services

**Major responsibilities held:**

- ☐ Branch Administration
- ☐ Responsible for achieving the business target of the branch
- ☐ Staff target allocation and its monitoring of timely achievements
- ☐ Business Development activity of the branch
- ☐ Responsible for regular customer promotional events ,seminars and workshop
- ☐ Selling of third party product like insurance , mutual fund ,share trading , Demat accounts
- ☐ Ensure high levels of business productivity among team members
- ☐ Responsible for leading sales team their recruitments, training, retention and monitoring.
- ☐ Generate referrals from prospects and customers
- ☐ Review the marketing activity of the sales team and monitoring the conversion
- ☐ Take care of HNI and corporate clients
- ☐ Customer complaints handling and its timely resolving
- ☐ Prepare sales and marketing report for the top management
- ☐ Recommend appropriate financial product and services to the customer
- ☐ Handling online and digital customer enquiries and leads
- ☐ Monitoring of KYC Compliance
- ☐ Monitoring AML and CFT
- ☐ Customer service and retention
- ☐ Sending marketing communication to existing and potential customers
- ☐ Responsible to maintain the desired service standard in the branch
- ☐ Maintain highest standard of post sales contacts and service to key customers

## **M/s. UAE EXCHANGE**

Experience in various Positions in M/s. UAE Exchange

### **Position: Deputy Manager Accounts**

#### **Major responsibilities held:**

- ☐ Accounting work of the Branch
- ☐ Foreign exchange operation Management
- ☐ Played a role as a administration officer also
- ☐ Coordinating with management in day to day operations
- ☐ Maintaining records and files
- ☐ Doing proper planning for office budget
- ☐ Swift Transfer Monitoring and settlement
- ☐ Foreign currency D D issue
- ☐ KYC AML compliance
- ☐ Auditing the books of accounts
- ☐ MIS report preparation
- ☐ Staff training and development
- ☐ Implement the strategic policies of management
- ☐ Coordinate the branch operations
- ☐ Timely achievements of targets set by the management
- ☐ Monitoring and evaluating the performance of team members
- ☐ Dealing with banks ,corporate and high net worth customers

## **M/s SANTHOSH THOMAS & COMPANY**

This is one of the leading financial institutions in Kerala. This group has strong presence in the field of money transfer, Accepting deposit, lending money, plantation, educational institution, and charitable trust and construction. I am working as the chief accountant of this group for a period of one year at their head office Punalur

### **Position: Accountant**

#### **Major responsibilities held:**

- ☐ Bank reconciliation preparation and monitoring
- ☐ Monitoring the financial transaction of the branch
- ☐ Budget preparation of the group
- ☐ Variance analysis and reporting to the management
- ☐ Fund management of the company
- ☐ Coordinating the financial transaction of the branches and head office
- ☐ Auditing the Books of accounts of Branches

#### **Awards and Recognitions**

- ☐ Dedicated Service award
- ☐ Best Employee award
- ☐ All India top performance in travel and tours
- ☐ All India top performances in incremental growth
- ☐ All India best performances in staff management and customers management
- ☐

#### **Computer Awareness:-**

- ☐ Tally, Microsoft Office, open office.
- ☐ Good Knowledge in Date Entry Operating.
- ☐ NCFM certificate holder
- ☐ Internet and email operation
- ☐ Google Certification on Digital Marketing

**Co- curricular Activities & Interest:-**

- ☐ Active Participant of Sports & Games.
- ☐ Active Participant of Cultural Programs.
- ☐ Interested in Yoga – Meditation

**Strength-**

- ☐ Excellent team member with good leadership qualities.
- ☐ Having good observation and analytical skill.
- ☐ Comprehensive problem solving abilities.
- ☐ Ready to accept challenges and confident to fulfill tasks efficiently

**Declaration**

I hereby declare that the above information is true to the best of my knowledge and belief.

***Joy D Mathew***