

RESUME

RANJITH KUMAR J

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Career Objective: To utilise my knowledge and skills for the achievement of organisational goals while ensuring a steady growth for self.

ACADEMIC QUALIFICATIONS

Passed **Bachelor of Commerce (B.Com) degree** in March 2015.

Work Experience

Relationship Officer

Company : **Axis Bank, Coimbatore**

Aug 2021 to Present (2.5 Years)

Product - Home loan, Mortgage loan, Affordable home loan

1. Generate new customer leads through various channels
2. Proactively identify sales prospects and conduct business development activities
3. Follow up on new leads and referrals to generate business
4. Achieving the monthly sales targets.
5. Follow the various internal guidelines and procedures of the bank
6. Ensure customer satisfaction through regular engagement
7. Resolve customer queries/issues and facilitate customer service
8. Meet with loan applicants to identify their needs and collect information for loan applications.
9. Analyze active loan files on a regular basis and recommend solutions to speed up the loan process.
10. Complete loan contracts and teach clients on policies and regulations.
11. Interview applicants to define financial eligibility and establish debt payment plans.
12. Monitor and update account records.
13. Submit loan applications in a timely manner.
14. Prepare detailed loan proposals.
15. Respond to applicants' questions and resolve any loan-related issues.

March 2017 to May 2021 (4 years)

Project coordinator and accountant

Company: MCSIX Industrial Services, Bahrain

1. Managing the human resource for the project of the entity
2. Assisting and supporting the project manager & Project Engineers.
3. Providing administrative support.
4. Plan, assign and review staff's work
5. Preparing and maintaining Monthly Invoice.
6. Handling petty cash.
7. Preparing and maintaining staff timesheet.

August 2015 to July 2016

1. Finalization of statutory audit, internal audit, tax audit, and review engagements of leading manufacturing and service providing companies from varied industries.
2. Undertaking preparation of IT Returns and filing work along with assisting the client/internal tax team in resolving complex issues in the preparation and filing processes.
3. Testing of Internal Control Financial Reporting (ICFR) and suggesting remedies to strengthen internal control systems.
4. Undertaking inventory verification assignments and resolving major discrepancies/issues with the management and providing valuable suggestions to improve the associated

- controls, for valuation in accordance with the Generally Accepted Accounting Principles (GAAP).
5. Discuss complex circumstances logically and interact with senior level internal and external staff, clients to present various analyses, discuss recommendations and providing financial advice.
 6. Responsible for quality/deadline of information/reports under manager-in-charge of audit team.
 7. Review engagement deliverables and present to Engagement Manager and client.

ARTICLESHIP EXPERIENCE

Gopal kanagaraj chartered accountant, Coimbatore

August 2016 to February 2017

As an Independent Consultant

- As the lead consultant, performed revenue reconciliation for a reputed logistics company with a team of 4 members to assist the client in detecting/resolving revenue leakages.
- Undertook stock audit/internal audit assignments from time-to-time for medium sized companies.

KNOWLEDGE AND SKILLSETS

1. Excellent exposure in Tally, basic knowledge in SAP and other accounting & auditing softwares.
2. Proficient in MS Office and windows operating systems and internet usage and applications.
3. Strong willingness to learn.
4. Systematic & Analytical thinking.
5. Effective Communication and good command on spoken and written english.
6. Good interpersonal relationship & leadership skills.

PERSONAL INFORMATION

Date of Birth	: 28.01.1995
Gender	: Male
Marital Status	: Married
Languages Known	: Fluent in English, Tamil and malayalam
Nationality	: India