

FREEDA MERLYN RODRIGUES

Mobile 📞: 973-37158505

E-mail ✉️: freedaa87rodrigues@gmail.com



Career:

Professional with functional and technical knowledge of the Banking industry, customer service, Strong communication, solutions-oriented, adaptable, always open to new learning opportunities and ideas on both at the job and voluntary as well. Always looking to expand knowledge through a mutual sharing of skills through people I network with.

Profile summary:

- Master of Business Administration specializing in Banking & Finance.
- General Accountant at Sevens Holding SPC.
- Eight years of experience in Banking Industry.
- Credit processing officer at Bank of India.
- Management of client's portfolio/accounts.

Competencies:

- Willingness to experiment and learn new things.
- Good communication skills.
- Good in handling client queries and requests.
- Ability to ease the building of inter-personal relationships.
- Quick learner and adaptable to changes.
- Honest, dedicated and commitment towards the work.
- Good in computer soft skills.

Professional Experience:

Accounting Officer – Seven Holding SPC Bahrain From Aug -2018 to the date.

Job Responsibilities:

- Supplier registration, Invoice authentication and approval from concerned departments.
- Supplier reconciliation and arrangement of payments.
- Coordinating between various departments.
- Bookkeeping and update of ledgers.
- Generating ageing report for Accounts payable & Accounts receivables.
- Bank reconciliation credit card reconciliation.
- Coordinating between supplier & various departments.
- Cost allocation to the various cost centers based on the departments.
- Payroll process, LMRA & GOSI fee, Utility & Telephone bills payment of rental charges for all employee accommodation.
- Bank reconciliation of Inter companies.
- Recording of VAT invoices and generating report for VAT entries.
- MIS report preparation, revenue report preparation and monthly closing of intercompany and group company books.
- Petty cash and cash handling, booking cash related expenses and reconciling the cash on daily basis.
- Depositing the cheque with Bank and keeping the track of receivables.

Job Responsibilities:

- Worked as an administration officer at BOI, looking after operational department, which includes Verification and Authorization of receipts/ payments, fund transfers like- NEFT/ RTGS/ IMPS, etc.
- Balance sheet analysis, ROI analysis, for processing the credit.
- Performing inward and outward cheques clearing of the branch.
- Handling end of the day cash position daily.
- Handling outstation cheques sent for collection and crediting to the customer account on realization.
- Attending/Resolving customer Grievances and offering best customer service.
- Performance review of financial products.
- Handling outward overseas remittances.
- Handling locker operation in the branch and joint custodian for vault operations.
- Authorising saving account opening, current account opening, and fixed deposits and recurring deposits and verifying KYC.
- Handling Branch internal & external, operational & statutory audits.
- Attending workshops and branch level meetings & trainings.
- Working capital assessment, Term Loan assessment, Balance sheet analysis, Ratio Analysis, CGTMSE Coverage.
- Retail Credit portfolio consisting of Home Loan, Top Up Loan, Vehicle Loan, Educational Loan, Personal Loan etc. Processing/verification/carrying out documentations.
- Conducting internal rating of the accounts for arriving at the pricing.
- Authorizing Cash Credit, Overdraft accounts and all loan accounts.
- Obtaining Encumbrance Certificate of all mortgaged properties.
- Income tax filing/income Tax return filing.
- Verifying wilful defaulters list, Verifying CIBIL.
- Conducting Preliminary and Post sanction inspection of loan accounts.
- Creation and registering the charge of immovable/ movable property in favour of the Bank with the concerned Authority.
- Non- Performing Asset Management (NPA), Recovery and Credit Monitoring.

Job Achievements:

- Fulfilled all duties with timeliness and responsibility.
- Quick learns of all job-related duties, and successfully implementing in work with less turnaround time.
- Monitoring prospective NPA accounts, regular follow ups, reminders and regularising the entire over dues.
- Settled NPA accounts under one-time settlement (OTS) scheme and thereby reducing risk towards Bank's liability.
- Implemented the budget allotted by the government towards the digitalisation of the country.

Educational Qualification:

<u>COURSE</u>	<u>YEAR</u>	<u>INSTITUTE</u>	<u>University/Board</u>
MBA	2010	NITTE (K.S HEGDE INSTITUTE OF MANAGEMENT STUDIES)	VTU UNIVERSITY
BCOM	2008	ST AGNES COLLEGE	MANGALORE UNIVERSITY
PUC	2005	POMPEI COLLEGE	KARNATAKA BOARD
SECONDARY SCHOOL	2003	LITTLE FLOWER HIGHSCHOOL	KARNATAKA BOARD

Computer Skills:

- Operating Systems : Windows.
- Office Applications : MS-Office, Outlook, Excel, Pivot Table, PPT.
- Business Tools : Finacle, Caps (Credit Automation Processing System), Sun system

Personal Details:

Name : Freeda Merlyn Rodrigues
Husband Name : Sharon Fernandes
Date of Birth : 15th June 1987
Sex : Female
Nationality : Indian
Religion : Roman Catholic
Marital Status : Married
Languages Known : English, Hindi, Kannada and Konkani.
Passport No. : P7837551
Driving licence : India/Bahrain

Place: BAHRAIN
Date :04.07.2020

(Freeda M Rodrigues)