

CMA. Sayooj. P.V

Cost and Management Accountant

Phone : +91 9645237792
E-mail : sayoojpv7792@gmail .com
Address : Pulimkunnath House, Mundathicode
: Thrissur, Kerala, India - 680601



SUMMARY

Qualified Cost Accountant (ACMA Membership No: M/46006) with experience in the field of Banking (Retail Assets Portfolio Management and Credit Analysis), Accounting, Taxation, Costing and profitability management; seeking for career in Banking, Financial Management and Taxation.

PROFILE AT A GLANCE

- About 1 year of pre-qualification experience in the areas of Accounts and Finance in Steel & Industrial Forgings Ltd (Govt. Of Kerala undertaking) as Accounts & Finance trainee.
- About 2 years of working experience in Costing and Profitability Management in Elite group of companies (From May 2016 to September 2018).
- About more than 5 years of work experience as Credit Manager at HDFC Bank Ltd in Commercial Transportation Group (CTG) Department in the areas of Portfolio Management and Credit Analysis (Currently working since 25th Sep,2018).
- Also worked with a team of consultants as a part of Internal audit in ESAF Microfinance.

ACADEMIC QUALIFICATION

Certification in Credit Management: National Institute of Bank Management (NIBM)

- Passed Final Examination of Certification in Credit Management from National Institute of Bank Management (NIBM),Pune in June 2023.

CMA (Cost and Management Accountant): The Institute of Cost Accountants of India

- Passed CMA FINAL in December 2015 from Institute of Cost Accountants of India (ICAI).

BACHELOR OF COMMERCE: The University of Calicut

- Passed B Com in March 2011 with 72% marks from Calicut University.

WORK EXPERIENCE

Current job:

- Organization : HDFC Bank Ltd.
Location : Palarivattam, Cochin – Kerala.
Position : Credit Manager
Period : Working Since 25th Sep 2018

Executive Analyst:

- Organization : Elite Group of Companies
- Location : Athani, Thrissur – Kerala.
- Position : Executive Analyst – Analytical and Profitability Management
- Period : May 2016 to September 2018.

INTERNSHIP: Management Training

- Organization : Steel and Industrial Forgings Ltd
- Location : Thrissur– Kerala.
- Position : Accounts & Finance Trainee
- Period : 1 years

AREA OF WORK EXPERIENCE

- **Managing** Credit Department of CTG Division at HDFC Bank as Credit Manager for last 5 years and making accurate decisions while providing fund from the bank to the market.
- **Analyzing** the financials of various Companies and Firms deeply while funding loans to that Customers and monthly monitoring their performance.
- **Preparing and presenting** various MIS Reports relating to Department's monthly portfolio Management.
- **Managed** Costing & Profitability departments with responsibility for Budgets, Forecasting, Costing and Profitability management.
- **Lead team** to attain Company's mission through my department of Costing and Profitability management.
- **Profitability Management & Decision Making:** Preparation of monthly profitability reports and analytical works relating to those reports.
- Preparation cost sheet and other related works and making decision on the basis of that calculations
- Filing of TDS and TCS returns and preparation Bank Reconciliation Statement and related works to Accounts.
- Preparation and presentation of MIS reports to the management.

PERSONAL SKILLS

- Quick learner with superlative presentation skills.
- A good team player and can adjust to any situation.
- Ability to handle multiple assignments.
- Focused and goal oriented with strong work ethics and commitment to offer quality work.

TECHNICAL QUALIFICATIONS

- Proficient to use MS Office, SAP and confident to do any accounting software.
- Proficient to use Laser Soft (LS) and Loan Operating System (LOS) software in HDFC Bank Ltd.

STRENGTH

A sincere and dedicated person who is willing to learn and can quickly adopt, and also having strong belief in God. To be part of an industry where I can develop my career along with that organization and to see me as a benchmark for the success of my organization.

PERSONAL PARTICULARS

- Date of Birth : 11th October 1990
- Nationality : Indian
- Marital Status : Married
- Languages known : English, Malayalam.

SUPPORTING DOCUMENTS SHALL BE PROVIDED UPON REQUEST