



MUHAMMAD SIYAD T M

ACCOUNTANT/CUSTOMER
SERVICE

📍 104 Majlis Building
Hor al anz Deira Dubai

📞 +971 521897676

✉️ siyadkottayil@gmail.com

PROFILE

To work in a well reputed company which gives professional satisfaction and achieve a lead position and contribute to the overall development of the organization.

SOFTWARE SKILLS

MS OFFICE
TALLY ERP9
FINACLE
SKILLS

- Future Focused
- Goal oriented
- Creativity
- Leadership
- Time management

REFERENCES

Sujith Rajan P
Senior Manager at Axis Bank Ltd
+91 9847949092

WORK EXPERIENCE

CUSTOMER SERVICE OFFICER/ BRANCH TELLER (GRADE- ASSISTANT MANAGER)

Axis Bank Ltd.

Nov 2019-Sep 2021

- Cashing cheques, processing deposits, withdrawals, fund transfers and loan payment.
- Identify the fraudulent activity to prevent potential losses to the bank and supporting AML team.
- Processing all type of customer request with in TAT.
- Processing FOREX transactions.
- Travel card loading, issuance and cancellation processing.
- Managing operations like Account opening- Savings A/C, Current A/C, NR A/C, Demat A/C, Fixed Deposit, Recurring Deposit etc.
- Authorize transactions up to 1lakh.
- Petty cash handling and bill payment processing.
- Keeping branch registers up-to-date.
- Maintaining the stock of Banking inventory and instant kit.
- Customer acquisition and Generate business by cross sell all products and service of the bank.
- Responsible for enhancing relationship with existing customers.
- Selling of third-party products like Mutual Funds, Insurance.
- Processing of Insurance policy and Mutual fund.
- Enhance the value of existing accounts of CASA customers.

MANAGEMENT TRAINEE

Sep 2019-Nov 2019

Eastern Condiments Pvt. Ltd

- Statutory return filing, GST and TDS.
- Export documentation and benefit claiming procedure.
- Ledger analysis for reporting.
- Trial balance monthly comparison

AUDIT ASSISTANCE

Feb 2017-Jun 2017

*Cheeran Varghese and company Chartered
Accounts*

- Preparation of financial statement of different companies.
- Field audits.
- Participated in Bank Audits.
- VAT Filing

EDUCATION HISTORY

MBA in Finance and Marketing from

2019

Dr NGP Institute of Technology
(Anna University-Coimbatore)

Bachelor of Commerce

2016

JDT Islam collage (Calicut
University-)