

MUHAMMAD RISHAL T M

Al Ghafia, Sharjah, UAE | P: +971 0564713310 | tmrishal3@gmail.com | [linkedin.com/in/tmrishal](https://www.linkedin.com/in/tmrishal)



PROFESSIONAL SUMMARY

MBA graduate in Finance with a strong analytical mindset and strategic focus. Skilled in financial analysis, Data analysis and strategic thinking with experience in budget optimization and ROI enhancement. Proficient in financial modeling and data-driven decision-making. Known for effective teamwork, Decision making and clear communication, driving results aligned with business goals.

EDUCATION

MASTER OF BUSINESS ADMINISTRATION

Farook Institute of Management Studies,
Calicut University

Specialized in Finance
Cumulative GPA:2.5/4

Calicut, Kerala
2022 - 2024

BACHELOR OF BUSINESS ADMINISTRATION

MHES College of Science and Technology,
Calicut University

Specialized in Finance
Cumulative GPA: 6.4/10

Calicut, Kerala
2019 - 2022

EXPERIENCE

DAYA CENTRE FOR HEALTH AND REHABILITATION TRUST

Executive Member

Calicut, Kerala
2019 – Present

- Collaborated with healthcare professionals, stakeholders, and community partners to improve service delivery and patient outcomes.
- Assisted in managing budget allocations, fundraising initiatives, and resource development to support organizational growth.
- Led compliance and regulatory initiatives to ensure quality and ethical healthcare practices.
- Contributed to public relations and outreach campaigns, enhancing community awareness and engagement.
- Take initiative to stable financial position and take effective financial decisions

UNIVERSITY PROJECTS

BRAND LOYALTY RESEARCH PROJECT

Sep 2024

- Conducted as part of MBA requirements to examine the impact of brand loyalty initiatives on customer satisfaction at Daymart Hypermarket, Kallachi, Vadakara.
- Analyzed factors like product quality, pricing, service, and loyalty programs as drivers of retention.

- Gathered insights through customer surveys and management interviews, providing strategic recommendations to strengthen customer loyalty.

PROFESSIONAL SKILLS

Technical Skills: Tally ERP 9 (GST and VAT), MS Office Suite, Linux,

Analytical Skills: Financial Analysis, Data Analysis, Risk Assessment

Soft Skills: Team Collaboration, Communication, Strategic Thinking, Adaptability and Flexibility

Languages: Proficient in English, native in Malayalam, conversational in Hindi, and basic in Arabic.

CERTIFICATES

TALLY ESSENTIAL LEVEL 2

Tally Education

Grade: B

Calicut, Kerala

Issued: May 20, 2024

CFI CORPORATE FINANCE FOUNDATIONS PROFESSIONAL CERTIFICATE

LinkedIn Learning and CFI

Skills Covered: Corporate Finance, Financial Statement Analysis, Microsoft Excel

Online

Issued: Nov 30, 2024

EXCEL SKILL TRAINING

Catalyst Education

Grade: A

Calicut, Kerala

Issued: May 3, 2024