

RONEY PHILIP THOMAS

ABOUT ME

I have completed my Master of Commerce with a specialization in Accounting and Taxation. With two years of experience in the banking sector, I have built a strong foundation in customer service and financial product sales. I am now seeking a challenging opportunity within a dynamic and rapidly growing organization that fosters a collaborative environment. Leveraging my expertise in accounting, taxation, and banking, I am eager to contribute to the achievement of organizational goals, while continuing to develop my skills and drive business success.



roneyphilipthomas20@gmail.com



Dubai, UAE



+971557703471



www.linkedin.com/in/roney-philip-thomas-486331220

EDUCATION

MASTER OF COMMERCE

Kristu Jayanti College
Bengaluru University, Bengaluru
2020 – 2022

BACHELOR OF COMMERCE

St. Berchmans College
Mahatma Gandhi University,
Kottayam
2017 – 2020

HIGHER SECONDARY

Board of Higher Secondary Education
Kerala
2015 –2017

HIGH SCHOOL

Central Board of Secondary Education
2012 – 2013

PROFESSIONAL SKILLS

- Relationship management
- Excellent communication
- Service support
- Issue resolution
- Cash handling
- Payment processing
- Payment collection
- Portfolio management
- Wealth management
- Time management
- Data analysis
- customer service

WORK EXPERIENCE

RELATIONSHIP MANAGER

Finmart Financial Services, Dubai, UAE | June 2024–January 2025

- Evaluate clients' financial situations to recommend appropriate credit card options tailored to their needs.
- Deep understanding of credit card products, features, benefits, and eligibility criteria to effectively assist clients.
- Developed strategies to attract new customers and expand the client base through networking and targeted marketing.
- Achieve or exceed sales targets by effectively promoting credit card products and managing client portfolios.
- Address customer inquiries and complaints promptly, providing solutions to enhance the customer experience.

ASSISTANT SALES MANAGER

HDFC Bank, Kochi, India | May 2023 – October 2023

- Earned 'Banker of the Quarter' title for exceptional performance and professionalism in banking.
- Managed a portfolio of over 600 banking clients.
- Developed relationships with the clients to increase customer loyalty, cross-sell products, and increase profitability.
- Improved and met sales targets through long-term customer retention.
- Participate in ongoing training to improve your sales skills and product knowledge, ensuring that you can provide accurate information while delivering top-notch customer service.

RELATIONSHIP MANAGER

HDB Financial Services, Kochi, India |

August 2022 – May 2023

- Earned 'Banker of the Quarter' title twice for exceptional performance.
- Provide high-quality customer service while performing teller duties, such as processing deposits, and money transfers, ensuring each customer's needs are met efficiently and courteously.
- Maintained the confidentiality of clients and their accounts at all times.
- Oversee and manage a portfolio of overdue accounts, ensuring payments are made in a timely manner according to company policies
- Reviewed and processed credit and loan applications according to best practices and law.
- Ensure a professional and empathetic approach to handling clients' concerns while ensuring timely collections.

ACADAMIC PROJECTS

- **Calendar Anomalies in The Stock Market:** - Final year project on calendar anomalies in NSE Nifty BSE Sensex and DJ Index (March 2022). Published the project in International Journal of Creative Research Thoughts (IJCRT).
- **Financial Performance Analysis of Mahindra Ltd:** - The study evaluated the financial performance of Mahindra Ltd with the help of appropriate tools (January 2020).

ACHIEVEMENTS

- Increased client portfolio by 30% within one year through proactive relationship-building.
- Earn incentives or bonuses based on meeting sales targets, with an emphasis on maintaining excellent customer service standards.
- Facilitated smooth onboarding of new clients, resulting in a 25% increase in business accounts opened within the first year.
- Successfully completed a publication on calendar anomalies in the stock market, showcasing research and analytical skills, and providing valuable insights into the Indian stock market
- won many accolades at Intra- University fests (Business QUIZ).

DECLARATION

I hereby declare that all the details mentioned above are in accordance with the truth and fact as per my knowledge and I hold the responsibility for the correctness of the above-mentioned particulars.

RONEY PHILIP THOMAS

LANGUAGES

English

Malayalam

Tamil

Hindi

SOFTWARE PROFICIENCY

- Tally ERP 9
- MS Office
- CRM Software
- Oracle Flexcube

INTERESTS



Music



Games



Sports



Fitness

REFERENCES

Mr. Shafi Erachat

Unit Head Virtual Banking

HDFC Bank

+9198418 74786

shafi.erachat@hdfcbank.com

PERSONAL DETAILS

Nationality: - INDIAN

Date of Birth: - June 20, 1998