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| RajilaRajila.267132@2freemail.com  |

**CAREER OBJECTIVE**

To work in a challenging and progressive organization that offers excellent career advancement opportunities and to use my knowledge, expertise and experience gained over the years in the field of Treasury , Accounts-Finance, Audit and Foreign Exchange.

**PROFILE SUMMARY**

* 10+ years of functional experience in Treasury ,Finance & Accounts, Audit and Fx in India and UAE .
* Hold degree of ICWAI (inter) and Bachelor of Commerce (B.com).
* Well versed in computerized accounting.
* Can handle confidently Treasury functions, SWIFT fundings, Accounts Payables.
* Have excellent planning, analytical and problem solving skills.
* Strongly commercial with excellent communication and influencing skills.
* Energetic and capable of working independently.
* Have excellent time management skill and can meet the deadlines without compromising on quality.
* Excellent interpersonal skills and attitude to deal with co departments.
* Reliable and ability to learn new things and highly adaptable to any working environment.
* Fluent in English, Hindi, Gujarati, Malayalam , Tamil, & Kutchi.
* Energetic, dedicated and hardworkin

**PROFESSIONAL WORK EXPERIENCE**

1. **Organisation Solitaire International General Trading Co. (June 2015—till date)**

Solitaire international General Trading LLC is a diversified company with operations in seven countries – UAE, Saudi Arabia, Egypt, Libya, Tunisia, Algeria and Morocco- in the middle east and North Africa region with areas of expertise in food & Beverage and having chain of restuarants in UAE**.**

**Work profile as Treasury /Payable Incharge:**

* Managing cash flow of the whole group.
* Control cash flows and cheque movements in every bank account.
* Reconcile every bank account on regular basis and solve discrepancies if any.
* Initiate online bank transfers as per the need.
* Process all purchases (supplier invoices) and refunds (credit notes)
* Analyze purchases by expense type (coding invoices)
* Set-up and maintain supplier accounts
* Reconcile supplier accounts and resolve differences
* Deal with supplier account queries via telephone, email and fax and resolve queries promptly
* Resolve significant issues (e.g. final demand letters) promptly
* Perform payment runs ( cheques, direct debits)
* Send out remittance advices
* Process salaries of staff thru WPS
* Process staff expenses (cash and credit cards)
* Process credit card statements
* Process cheque requisitions
* Process petty cash vouchers
* Monitor accruals for management accounts
* Overall cash management and budgeting.
1. **Organization Speedremit Worldwide Fzco ( Feb 2011 - June 2015)**

Speedremit Worldwide is a UK based financial service provider. It is basically into home remittance. A global money transfer company.

**Work Profile as Asst Manager Accounts & Treasury & Operations: (feb 2011 – June 2015)**

* Analysis of Global Capital - Money Markets and its movements.
* Tracking News & Data and constant watch over online rates movements.
* Managing Account Payable function of the organization.
* Reconciliation of agent accounts.
* Managing monthly WPS payroll of staffs & other modes of salaries.
* Cash Flow forecasting & Fund management
* Funding for correspondent banks.,SWIFT fundings as well as local fundings.
* Risk Management & Hedging.
* Trade fore-casting based on Market movements.
* Coordinating with major business houses & International banks for rate negotiation.
* Providing competitive rates to clients.
* Follow-ups on Fund Transfers and Time management.
* Reconciliation of funds for Audit perspective.
* Reporting of Market movements to higher-ups.
* Taking deals with international banks and providing the best rates in market.
* Constant monitoring the rates and comparing with market rates and revising accordingly.
* Co-coordinating with all inter departments. And to agents for any query raised.
* Resolving all reconciliation queries as and when work demands.
* Maintaining deal profit and loss account.
* Presenting report to management on daily basis turnover – profit gained over deals.
* Deal & solve all system operational matters of the company.

**3.) Organization M/s Muthoot Fincorp Ltd (Mar 2005 – Jan 2011)**

Muthoot Fincorp Ltd a NBFC ( Non Banking Financial Company) is one of the Kerala's largest family-owned/family-promoted and professionally managed Corporates with around 2500 branches pan India basically dealing with Gold loan.

 Started as Accounts assistant --- thereby promoted as Sr Officer ( Treasury) , worked with treasury department for 5 years thereafter worked as Sr Officer (Audit & Control)(Online Audit) till May 2010 then Promoted as Mgr Finance (Branch Control) .

**Work Profile : (2005 – 2011)**

**At Assistant level:**

* Maintaining Accounts receivables and Payables.
* Calculate and disburse wages and salaries.
* Reconciliation of loans, sub ledger and general ledger.
* Making vendor invoices and payments against their bills.
* Maintaining impress petty cash book & its timely reconciliation.
* Ensuring all regular monthly payments like rent, electricity, water, telephone bills of all the offices are paid. And posting entries for the same as and when required.
* Giving monthly staff incentive for product canvassed.

**At Sr Officer (Treasury) & Online Audit level**

* Over all fund management and allocation of working capital funds to all the 2500 branches pan India.
* Ensuring net transfer of funds to respective bank accounts of branches is done on time.
* Co-ordination with branches and banks to resolve if any issue is there.
* Ensure funded amount is optimally utilized.
* Ensure business growth.
* Meeting with banks for raising more funds for the company.
* Negotiating over getting less interest rate.
* Ensuring repayment is done regularly to banks.
* Online scrutiny of day book for audit purpose of all branches pans India.
* Monitoring of excess cash holding by branches.
* Resolving queries raised by branches staff regarding maintaining books of accounts.
* Ensuring continuous development and improvement of the procedure within the organization.

**At Mgr – Finance level**:

* Prepare financial statement, present the same to the management as and when required.
* Ensure day to day financial transactions of the company are maintained.
* Maintain books of accounts in computerized environment.
* Supervise the whole range of accounts payable, receivables.
* Monitor payroll
* Control petty cash.
* Ensure general ledger entries are accurate and are in line with company procedures and IAS.
* Prepare schedules for finalization of accounts.
* Prepare provision for gratuity, leave salary every month and ensure its posting is done on time.
* Check monthly bank reconciliation statements of all bank accounts maintained, resolve any differences in timely manner with co-ordination with banks as required.
* Prepare regular report and summaries of accounting activities.
* Verify recorded transactions and report irregularities of Management.
* Maintain all aspects of finance, accounting and data processing for the company.

**PROFESSIONAL / EDUCATIONAL QUALIFICATIONS**

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| **S.No** | **Year** | **Description of Qualification** | **Board/ University** |
| **1** | **1997** | **Passed ICWAI (Inter)**  |  |
| **2** | **1995** | **BACHELOR OF COMMERCE** | **Gujarat University** |
| **3** | **1992** | **HIGHER SECONDARY SCHOOL** | **Gujarat Board** |
| **4** | **1990** | **SECONDARY SCHOOL CERTIFICATE** | **Gujarat Board** |

\* **Certification -MBA (finance & International Banking) from IIBM, Delhi.**

**LANGUAGES COMPETENCY :**

* Fluent in written and spoken English, Hindi and Gujarati.
* Fluent in spoken Tamil , Urdu and Malayalam.

**COMPUTER SKILLS**

Basic Computer Skills and Knowledge. Good knowledge of Accounting Package “Tally”, VB, FOXPRO,XML.ASP,DHTML,HTML.

**PERSONAL DETAILS**

Date of Birth **:**  05th June 1974

Nationality : Indian

Gender : Female

Marital Status : Married

Visa Status : Employment Visa.

All the above information provided are true to be best of my knowledge.