Curriculum Vitae

John

John.319393@2freemail.com

**Financial Accountant/Forex Dealer**

Chartered Accountant / Audit Manager

Seasoned, focused and results-oriented finance and accounting professional with nearly 30 years of insightful experience including 25+ years in banking sector and 6 years with exchange house. Demonstrated expertise in managing banking and credit portfolio, conducting audits (internal ), preparing financial statements, finalization of accounts, credit appraisal and recovery. Experienced internal auditor with a forte in identifying problems and providing workable solutions. Skilled in generating, analyzing and cascading financial information to facilitate wise financial decision making

**Core Competencies include…**

Financial & Management Accounting • Internal Audit • Foreign Exchange • Trading • Financial Analysis

Credit Portfolio Management • Credit Appraisal • Loan Sanctioning • Financial Statement Preparation

Regulatory Compliance • AML Procedures • Team and People Management

Executive Summary

* Extensive experience in domestic treasury including securities, shares and derivatives, trading accounting and valuation as well as foreign exchange trading including rates and derivatives, accounting and valuation
* Demonstrated expertise in directing bank operations, while maintaining strict compliance to banking policies, procedures and controls, and resolving customer concerns in a timely and effective manner
* Proficient in trading currency, managing portfolios, identifying investment opportunities, tracking market trends and performing technical analysis
* Excellent financial acumen and securities markets knowledge to buy, hold or sell assets on behalf of a financial institution. Possess good knowledge of taxation, VAT, payroll accounting as well as KYC and AML procedures
* Known for effectively coordinating with senior executives, customers, stakeholders and cross-functional teams. Ability to liaise with the statutory & regulatory authorities to ensure compliance with the statutory/ regulatory requirements
* Possess growth-centered mind-set to drive positive change in the organizational culture while managing multiple tasks concurrently; ability to communicate complex financial issues in a simple way

Professional Experience

**Orient Exchange Co. LLC, Dubai Feb 2011 till date**

**Accountant & Forex Dealer**

**Responsibilities:**

* Manage accounting of foreign exchange (Forex) deals & transactions, ensuring transaction processing standards are met
* Buy and sell foreign currencies through online trading platforms of banks, with focus on achieving positive cash flow into the company’s account
* Manage funding of various centers in different countries
* Analyze market trends and movements, and provide exchange rates to branches to quote to customers
* Interact with a wide range of foreign banks and financial institutions on a regular basis
* Analyze money market fluctuations with regards to currency performance and provide advisory support to clients
* Facilitate negotiations between the parties involved and carry out foreign exchange deals properly
* Manage daily/monthly/weekly trade reconciliations; prepare financial accounts, reconciliation and work papers in a timely manner
* Analyze research data and financial analysis reports for fluctuations in international financial markets on a regular basis
* Provide market commentary, views, and forecasts to treasury sales team, along with markets updates
* Develop and submit accurate reports to the senior management with suitable commentary and analysis
* Conduct internal audits and prepare detailed reports of audit, highlighting shortcomings in the organizational processes
* Provide leadership to the team and monitor the branch performance periodically
* Focus on improving and maintaining AML policies and procedures in the organization

**Highlight:**

* Successfully achieved exchange profit targets

**South Indian Bank, Cochin / Mumbai / Delhi / Chennai / Pune Jan 1986 - Feb 2010**

**Officer.**

**Responsibilities:**

* Managed daily operations of the branch with key focus on bottom line profitability
* Ensured accurate, timely and error free operational processing of customer needs and requests in the branch
* Conceptualized and implemented competent strategies to penetrate new accounts and expanded existing ones with a wide range of banking products and services
* Developed corporate goals, short- and long-term budgets, and formulated effective business plans for accomplishment of targets and goals of the bank
* Devised and implemented policies and procedures for business growth and profit generation for the bank
* Prepared final accounts, including profit booking on Forex positions and derivatives
* Spearheaded efforts to strengthen up the service quality, thereby enhancing the division/branch efficiency
* Monitored credit given to clients & customers, ensuring timely payments and payment collection from delinquent accounts
* Responsible for credit appraisal of loan applications within defined guidelines and accordingly sanctioned loans or recommended for approval to higher authorities
* Managed internal audits, evaluated internal control systems / procedures to highlight the shortcomings and implemented necessary recommendations on annual audit reports
* Managed bank reconciliation including investments, loans, subscriptions, administrative expenses, payments etc.
* Processed employee payroll payments on time and through the appropriate channels
* Followed up for irregular accounts and non-performing assets (NPA)
* Monitored interaction of internal teams with bank’s customers to verify procedural and documentation compliance and identified bottlenecks in the delivery of exceptional customer service.
* Established and maintained healthy business relationship with the top-tier clients of the bank; understood their requirements and guided them on suitable banking products and services
* Developed and implemented strategies to build team effectiveness by promoting a spirit of cooperation between team members; monitored performance & provided productivity feedback
* Guided and trained team members, and updated them on banking policies and procedures; assisted them in maintaining good customer relationship

**Highlights:**

* Consistently achieved Deposit and Advance targets as well as Treasury profit targets for the branches
* Successfully recovered NPA accounts

Education

* **ACCA (Accounting & Audit)**, The Association of Chartered Certified Accountants, United Kingdom (2016)
* **M. Com. (Financial Management)**, University of Calicut, Calicut (1985)
* **B. Com. (Costing)**, University of Calicut, Calicut (1983)

Professional Development

* Foreign Exchange Bourse Programme, BTC, Mumbai
* Forex Derivatives and Technical Analysis, NIBM, Pune
* CAIIB (Certificated Associate of Indian Institute of Bankers), Mumbai (1988)

 **References Available Upon Request .**

**Declaration**

 I do hereby declare that the above furnished details are true to the best of my knowledge and belief.

 Dubai.