## UntitledCURRICULUM VITAE

## Lakshmi

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##

## Experience / Industry Worked:

## Overall I have got 13 Years of rich experience - Out of which 5 Years in well established Group company in UAE who are in the business of Garment and Plastic Manufacturing, Textile Trading and Logistics , and 7 years experience of Saudi based company who are in the business of Transmission lines and 1 year experience of Indian based company who are in the business of Banking.

**Profile Summary:**

I am eager to work in a further more challenging assignments and would like to contribute to achieve companies goal, which will also lead for my further developments.

* Extensive experience in Finance Management, preparation of MIS & Budgets and Book Keeping
* Good knowledge in Financial Reports, periodical month end accrual & other adjustments.

**Area OF Expertise**

**Commercial Operation :-**

**Finalization of accounts:** Ensure all accounting entries are properly accounted on monthly including month end accrual and other adjustments of Provision entries including salaries.

**MIS Reporting:** Generation and analyzing various reports including Financials Ratio for Group, Financial statements and Performance reports for all divisions on monthly basis.

**Accounts receivable and Payables Management:** Ensure all receivables and payables from customers and suppliers are receiving / paying on time in view of credit periods **.**

**Treasury** : Ensure Daily cash balancing comparing with budget and maintain sufficient cash reserve / working capital and operation activities involved with bank related to business cycle requirements.

**Audit & Compliance**: Coordination with our Internal auditor to ensure compliance with established internal control by examining records and documentation and extremely coordination with External Audit for finalizing Financials.

**Achievements:**

* Awarded for “***Best of the year***” for the outstanding performance for completion of Audit in 2014.

**Working Experience:**

Assistant Manager**(Current Company:-5 years Well Established Partnership Company from UAE - Will be disclosed during interaction)**

***From June 2013 to till date (5 Years)***

**Key Deliverables:**

**Financial MIS Reporting**

* Preparation and submission of P&L, Balance Sheet and supporting schedules for Group and various reports and analysis as per management requirement.
* Preparation & Accounting of Accrued Expenses.
* Maintaining Employee Advances Schedule & following.
* Reconciliation of the Intra company (branch) entries for the statutory payments.
* Maintaining schedules for prepaid advances as per company policy and ensure that expenses are amortized to respective cost codes on monthly basis.
* Generation of reports including inventory and debtors status, financial statements and performance reports of various division.

**Accounts receivable and Payables:**

* Manage with the entire responsibility of analyzing the account receivables and ageing thereof , Closely monitoring Receivables and follow up for collections.
* Ensuring the internal controls and company policies in Accounts payable process for payments.
* Supplier Accounts Reconciliation and management of accounts payables.

**Budgets & Cash flows:**

* Preparation of monthly cash projections as provided by division to maintain sufficient cash reserves.
* Ensure all expenses should not exceed the budget as provided in terms of payables and collection target to the budget.

 **Treasury :**

* Ensure yearly renewal of **CREDIT FACILITIES** of all banks on time.
* Preparation of Daily cash flow along with bank position and consolidation of cash flow on monthly basis.
* Handling Letter of credit for opening LC for various division and accounting principles in system.
* Preparation and analyzing of LC and TR reports according to bank limit on daily basis.
* Handling of customer Invoice pertaining to Cheque Discounting including factoring invoices according to bank limits.
* Responsible for Bank Reconciliation of all the Banks.

**Audit & Compliance:**

* Providing all the requirements to the statutory auditors in terms of Accounts payable, Fixed Assets, Intercompany Reconciliation, Bank Accounts to ensure smooth completion of Statutory Audit.
* Meeting the requirements of Internal auditors and ensure that the required controls are met and no deviation from the corporate policies.
* Coordination with External Auditor during Audit and Provide all requirements up to completion of Audit and Financials statements.

**Insurance:**

* Preparing Monthly reports submitting to Management and if any changes or requirement in policies provided to Insurance company on time and Claim follow-up.
* Ensure yearly renewals of all policies except Group Life and Medical Insurance.
* Ensure premium payments are paid according to credit days.

***From June 2006 to May 2013 (7 years)***

As an **Project Accountant** Reporting to Senior Finance Manager in National Contracting Company, Abudhabi.

* Handling of Cash, Tallying and accounting entries for closing of books on Daily basis .
* Account receivables and payables and ensure all Invoice booking in system and processing of payments as per terms.
* Bank reconciliation on monthly basis.
* Staff payroll on monthly basis and maintaining Individual records of all employees including eligibility of leave and air ticket.
* Administration works related to staff visa, vehicle maintenance including yearly renewals on time and booking of air ticket as per company requirement and monthly statutory payments.

***From June 2005 – May 2006 (1 year)***

 As an **Officer** reporting to Team leader in ICICI Bank Bangalore India.

* Operation in Consumer Banking relates to PDC’s representation and Banking on daily basis.
* Mapping and daily posting compare to bank credits and debits and reconciliation of customer account.

**Education:**

MBA - Finance SASTRA University, Tanjore Tamil Nadu in 2004.

B.com B.Com-St Joseph’s College, Trichy, Tamil Nadu in 2001.

**Technical Skills:**

* Accounting Packages - ERP Oracle, People Soft & Tally+
* MS Office

**Personal Details**

Date of Birth :06th March1981

Languages Known :English, Tamil & Hindi

Marital Status : Married

Nationality : Indian

Visa Status : Employment Visa in Well Established Company in Dubai (Valid up to **31st July 2019**)

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