**Vinita**

**Dubai, UAE**

**E-mail:** Vinita-397516@gulfjobseeker.com

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|  **ProfessionAL sUMMARY:** |

A dynamic professional with over 6+ years of experience in Accounts, Audit & Credit Analysis in India and Dubai.

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|  **Work EXPERIENCE:** |

**Credit Analyst.** April 2014 till July 2019

* Evaluate/Analyse all Personal Banking credit application in accordance with Credit policy
* Recommended loan approvals and denials based on customer loan application reviews.
* Originated, reviewed, processed, closed and administered customer loan proposal.
* Constantly applied good analytical skills in assessing Credit proposals
* Complied with regulatory requirements including the CB guidelines, Anti money laundering
* Provide quality Credit turnaround services to branches/sales as per service level agreement.
* Conducted Al Etihad Credit Bureau checks & generated reports
* Prepared Internal MIS reports on a daily basis
* Trained 12 colleagues on product process & prepared process manual for the team
* Attended to all branches & direct sales enquires.
* Monitoring past due accounts, internal watch listed accounts & OLEM accounts
* Conducted customer & HR verification calls as part of approval process
* Received “Employee of the Quarter” service award.

 **Audit Associate, *KPMG, Bangalore*, July 2013 – Nov 2013**

* Execute day to day activities of audit engagements of various clients
* Preparation of audit planning and strategies.
* Risk assessment of critical and significant audit areas.
* Prepare and review of financial statements and accounting entries
* Assist with month end closing, including reports and explanations of variances.
* Detect and communicate accounting and auditing matters to senior associates.
* Interact with clients to help ensure the information flow from the client to the audit team is efficient

**Accounts Executive, *Knowledge Works Consulting Pvt. Ltd*, Bangalore,**

**Aug 2012 - Sept 2013**

* Monitor the whole range of accounts payable & receivables
* Control petty cash; prepare accounts of individuals & departments.
* Manage the Invoice generation Operation & Credit Control.
* Ensure reconciliation of all sub ledgers & general ledger is performed on regular basis.
* Check monthly bank reconciliation statements of all bank accounts maintained; resolve any differences in a timely manner.
* Liaise & assist with internal & external auditors; implement recommendations if any and take corrective action wherever required.

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|  **academic QUALIFICATIONS:** |

* **Master of Business Administration** St Josephs College, Mangalore, 2011
* **Bachelor of Commerce,** St Agnes College, Mangalore, 2009

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|  **COMPUTER SKILLS :** |

* MS Word, Excel, Power Point, Tally, Outlook & Finacle core banking software

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|  **personal data:** |

* Marital status : Single
* Nationality : Indian
* Visa Status : Visit Visa
* Language Known : English, Hindi, Kannada & French(Basics)

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|  **REFERENCES:** |
|  | References will be furnished upon request |