

FINANCE MANAGER

Summary

To obtain challenging assignments in Finance/ Banking/ Accounts with an organization of repute.

Accomplishments

- Banking: Rich experience in in the areas of Banking Operations, Cash Management, Treasury Management, Credit Administration, Trade Finance, Forex operations, Risk Management, ALM, KYC, Client Servicing and Team Management.
- Finance: Funds Management, Budgeting and Forecasting, Cash flow , Internal controls, Audit, MIS reports, Finalization of Accounts, Credit facilities, Letter of credits and Financial Analysis Accounts: Account Receivables, Accounts payable, Maintenance of proper books of accounts in Tally/ERP platforms, Finalization of Accounts Community Management: Community Management, Maintenance of Asset register, Escrow accounts, Trust Accounts, Facility Management, Legal Compliance and Purchases Management.
- Administration: Proficient in day to day Office administration, HR functions and Owners Association administrative functions.

Experience

Finance Manager

March 2012 to May 2013 Company Name i¼ City

- Provided strategic and tactical leadership in Finance/Accounting and Auditing of communities under the management of the company.
- Analyzing and interpreting financial results and forecasts (variance analysis, P&L impact) Providing key business and financial guidance to the organization (budgeting and forecasting) Responsible for the Finance management of the company by providing necessary frame work for the funds management, Accounts management and internal administration of the company.
- Interact with financial institutions, Government departments, and service providers.
- Preparation of various MIS statements, HR management and guidelines for internal audits of the company.
- Active role in the Community management by providing necessary financial inputs for day-to-day administration of Owners Associations.
- Monitoring of Revenue, Purchases and other expenditures.
- Maintenance of Escrow accounts, Trust accounts, Budget management and conducting of monthly Board meet and AGA.

Finance Manager

May 2008 to December 2011 Company Name i¼ City

- Brought in to lead Finance/Accounts management of the company.
- Represent the company and negotiate with Banks/financial institutions for credit facilities/ Bank Guarantees, Letter of credits etc.
- Analyzing Cash flow, Budgeting and Forecasting of funds position, MIS reporting, Annual audit, monitoring of receivables and Payables.
- Monthly reconciliation of Accounts.
- Implementation and migration of financial data to new accounting software INFOS ERP.
- Day-to-day administration of the company including compliance of labor ministry guidelines.
- HR, Pay roll and staff welfare administration.
- Implementation of WPS (Wage protection system) as per the guidelines of UAE Government.
- Monitoring of purchase (internal as well as projects) and finalization of credit terms.

Manager

December 1993 to May 2008 Company Name i¼ City , State

- Worked as the Dealer and Funds Manager of the Bank for 6 years; managed a portfolio of INR 18 billion Evaluate various investment avenues for managing the bank's investment portfolio, especially in fixed income securities, equity shares, mutual funds and bonds.
- Funds Management and Liquidity management of the bank.
- Risk Management of the investment portfolio of the Bank Managing the CRR (cash Reserve Ratio) and SLR (Statutory Liquidity Ratio) of the bank.
- Credit Management Accountable for appraisal of retail and corporate advances, both working capital and term loans Managing the review and renewals of all credit related files at Head Office and branch level.
- Monitoring of different types of personal loans, Mortgages (housing loans), Vehicle loan and Educational loans.
- General Banking operations: Administration of the branch, effective cash management, funds transfers.
- Monitoring of assets and liabilities of the bank at branch level.
- Adhering to KYC and AML norms stipulated by the central bank.
- Maintain good Customer Relationships.
- Retail Marketing of bank's and 3rd party insurance products to enhance profitability of the bank Create awareness among the customers regarding various financial derivatives and trading options Trade Finance/Foreign Exchange transactions Handling of trade finance transactions, such as Purchase, negotiation & collection of export bills based on UCPDC Import bills collection, issue of letter of credits Purchase and issue of travelers' cheques, foreign currency, Funds transfers, TTs etc.
- ECGC & RBI compliance.

Education

M.B.M : Bank Management Alagappa University i¼ City , State Bank Management

B.Sc University of Kerala

Proficiency in computer application software MS word, Excel, Power point and outlook express Training / Certifications Risk Management (Conducted by Reserve Bank's Bankers' training College, Mumbai) Derivatives in Treasury Management (Conducted by National Institute of Bank Mngmnt, Pune) Certification in Owners Association Management by DREI, UAE

Personal Information

US (Michigan state) Visa status : Green card holder

Skills

Accounting, accounting software, Auditing, Banking, bonds, Budget management, Budgeting, Cash flow, cash management, Credit, Derivatives, equity, ERP, Finance, financial, fixed income, Forecasting, Foreign Exchange, frame, Funds, Government, HR, insurance, leadership, Managing, Marketing, Excel, Office, outlook express, Power point, MS word, migration, MIS, negotiation, Payables, reporting, Retail, Risk Management, securities, strategic, Treasury

Additional Information

- Driving License: US (Michigan state) Visa status : Green card holder