

HARIKUMAR R

Mobile Number: 971 558762264
Email ID: harikumarr8@gmail.com



Profile Summary

Dynamic finance professional with over 13 years of experience in Treasury, Banking and Accounts, looking for a job in reputed organization, specializing in cash management, budgeting, and cash flow analysis. Proven expertise in managing FX currency exposure, remittance operations, and hedging accounting. Adept at building and maintaining banking relationships and skilled in various accounting functions. Strong analytical and reporting abilities, with a track record of delivering accurate financial reports and insights to support strategic decision-making. Committed to optimizing financial performance and enhancing operational efficiency. Committed to delivering accurate financial insights to support strategic decision-making and enhance operational efficiency.

Professional Experience

Al Fardan Exchange (UAE) – Treasury Accountant Specialist – From October 2022 to Till Date

- Performing document verification for banknote shipments and ensuring accuracy in rate analysis against invoices.
- Preparing invoices in alignment with deals sourced from Reuters and other online trading platform
- Processing outgoing and incoming settlement entries, and reconciling banknote accounts daily.
- Updating fixed rates based on dealer confirmations and managing hedging buy/sell entries through online platforms, while effectively tracking profit and loss.
- Maintaining organized documentation to support files, reports, and data for internal and external audits.
- Preparing and submitting reconciliation analytical reports for timely decision-making across all levels.
- Providing daily detailed analysis reports to stakeholders and reporting exceptions for corrective action.
- Reviewing, submitting, and processing vendor invoices,
- Verifying and recording rental, VAT, and payable entries in the General Ledger (GL)
- Bank Reconciliation on daily and monthly basis
- Financial Reporting
- Account Closing related works etc

Jovalukkas Exchange (UAE) – Assistant Manager Treasury Operation – From January 2012 to September 2022

- Preparing Treasury MIS Report and submit to Management
- Verifying and updating the bank balance for each currencies
- Reconciling deals which we are taken is correctly posted in our account or not
- Checking and Verifying LCY Cash balance and FX Exposure for each branch.
- Taking budgeting on daily basis
- Keeping minimum balance in each bank to avoid charges
- Arranging cash for remittance operation, Bank Notes, Central bank for WPS Department and for other activities
- Checking Cash flow position for all Incoming and outgoing
- Preparing Prefunding and Post funding Report for Banks and other money product
- Reconciling cash deposit from TG for each branch is correctly deposited in our bank Account
- Maintaining Good relationship with banks
- Bank Reconciliation on daily and monthly basis
- Reconciling and rectifying all the entries
- Transferring fund to Local and international bank (Nostro Account) for operation requirement
- Managing Foreign Currency and Remittance Operation deals with local and international banks via FX online platforms, securing favorable rates while maintaining margins
- Monitor the rate and Global financial trends, news and economic indicator to make informed trading decision.
- Execute Buy and Sell order currencies with in market condition to maximize profitability
- Preparing and sending deal confirmation, Checking and settling all Vendors payments
- Uploading, verifying and authorizing the funding and Cross border payment through S.W.I.F.T and banking online portal
- Handling various banking tasks, including adding/removing signatories, opening new accounts, and facilitating new correspondent banking arrangements, BG, Interest Rate checking etc.
- Collaborating with the Compliance department for accurate invoice verification and timely KYC updates.

- Coordinating with banks for timely statements and balance confirmations.
- Maintaining the General Ledger and assisting the accounts team with monthly revaluations and month-end/year-end closings.
- Working closely with risk management and finance departments to align strategies and ensure adherence to relevant regulations and internal controls.

Muthoot Finance (India) – Junior Executive – October 2010 to November 2011

- Managing all aspects of the money transfer business, ensuring compliance with regulatory requirements and internal policies.
- Overseeing currency exchange operations, providing competitive rates, and ensuring accuracy in all transactions.
- Preparing all payment and receipt vouchers, ensuring timely processing and accurate record-keeping.
- Providing comprehensive support for internal and external auditors, maintaining organized documentation for audits and reviews.
- Conducting all day-end activities and ensuring that accounts are closed accurately, with reconciliations completed on time.

Education

Master of Commerce (M.Com) | Finance and Control

Bharathiar University, India
2010

Bachelor of Science (B.Sc) | Mathematics

MG University, India
2008

Skills and Abilities

- **Team Collaboration & Independence:** Proven ability to thrive in team settings as well as work independently to achieve goals.
- **Planning & Organization:** Strong planning and organizational skills, ensuring efficient workflow and project management.
- **Leadership under Pressure:** Experienced team leader with the capacity to manage and motivate teams in high-pressure environments.
- **Data Management & Record Keeping:** Excellent skills in data management and meticulous record-keeping to ensure accuracy and accessibility.
- **Presentation & Reporting:** Proficient in creating and delivering engaging presentations and detailed reports.
- **Communication & Interpersonal Skills:** Effective communicator with strong interpersonal skills, fostering collaboration and understanding.
- **Mathematics & Analytical Skills:** Solid mathematical skills, capable of performing complex calculations accurately.
- **Technical Proficiency:** Well-versed in Microsoft Excel, Word, and other relevant software applications.
- **Banking Systems Knowledge:** Familiarity with online banking systems and related processes.
- **Regulatory Compliance:** Committed to ensuring adherence to financial regulations and internal policies
- **Analytical Skills:** Strong ability to analyze data, market trends and economic indicator
- **Decision-Making:** Ability to make quick, informed decisions based on market conditions and risk assessments.

Personal Details

Nationality	:	Indian
Date of Birth	:	24/Oct/1985
Visa Status	:	Employment Visa
Language Known	:	English, Malayalam, Hindi, Tamil
Driving License	:	YES

HARIKUMAR R