



# Sindhu.M

Ajman UAE

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## Objective

Experienced and detail-oriented Accountant with five years of proven expertise in financial management, budgeting, and regulatory compliance. Adept at analyzing financial data, identifying trends, and implementing strategic financial plans to optimize organizational efficiency. Possesses strong analytic skills and a comprehensive understanding of accounting principles and practices. Excellent communicator and collaborator, able to work effectively with cross-functional teams and management to achieve organizational objectives. Dedicated to maintaining the highest standards of integrity and precision in all financial transactions. Seeking to leverage my experience and contribute to a dynamic organization's financial success.

## Experience

- Belstar Micro Finance Limited** 22-08-2022 - 30-10-2023  
Branch Accountant
  - Analyses overall loan applicants qualification to determine the feasibility of granting loans
  - overseeing the loan granting process, assessing the creditworthiness of potential customers
  - Accounts reconciliation
  - managed overdue accounts, and minimizing the risk of bad debts
  - Preparation of approval request to management for negotiated settlement and follow up until the loan is fully settled and the balance is written off
  - managed all aspects of the accounts receivable process, including invoicing, payment collection, and customer account reconciliation.
  - Maintaining Financial records and ensure compliance with Accounting Principles and Policies
  - Preparing Accurate and timely financial reports
  - Petty cash book management
  - Manage common Account queries and internal Audit processes
  - Monitoring and recovering expired loans
  - Ensure timely Bank payments
  - Maintaining Books of Accounts in computerized environment and finalisation of the same
  - submission of proper documentation for death insurance settlements and claims
  - Managed Administrative operations of the branch
- Amazing Motor company** 03-01-2018 - 20-08-2022  
Executive Accounts and Administration
  - Daily cash flow management
  - Preparation of daily reports on receipt, payment, purchase and sales
  - Preparation of monthly, quarterly and annual Financial Report
  - Document financial transactions by entering Account information
  - Managed purchase, sales and inventory
  - Organize and run meeting and conference regarding information relevant to customer Relations
  - Service calling
  - Interact first hand with both satisfied and dissatisfied customers
  - Creative customer satisfaction surveys

## Education

- UIM, Adoor, Kerala** 2017  
MBA - Finance, Marketing  
75%
- UIT, Kollam, Kerala** 2015  
BCom - Computer Applications  
72%
- GHSS Chavara** 2012  
12 th

**Skills**

- Computer skills - Good in using MS office and Tally
- Accuracy
- Problem solving
- Attention to detail
- Communication
- Customer service
- Team work
- Time management

**Languages**

- English - Read,write and speak
- Hindi - Read and write
- Malayalam - read,write and speak