

Suman Thakuri

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I am hardworking, enthusiastic, motivated, ambitious and responsible person with a excellent track record in numeracy and literacy studies. I had completed a Master's Degree specialization in Account from Tribhuvan University (TU), and with professional experience from April 2019 to November 2024. I have been pursuing Doctrate in Business Administrative program from British University College(Affiliated by Paris American International University)located at Amberjem Tower - 42nd Floor - Sheikh Khalifa Bin Zayed St - Ajman).I do have ability to adapt to new circumstances and always strive to achieve highest standard possible.

EXPERIENCE

Credit/Financial Analyst and Operation/Remittance Specialist

NEPAL

NEPAL SBI Bank Ltd

Apr, 2019 - Nov, 2024

- Regularly reviewing and monitoring existing loan and credit portfolios to ensure that the borrowers are adhering to repayment terms and that risk exposure is minimized
- Ensuring that all required loan documents are properly prepared and reviewed, ensuring that legal and regulatory requirements are met
- Monitoring and flag suspicious transactions to comply with AML regulations. Conduct due diligence to ensure compliance with Know Your Customer (KYC) and other regulatory requirements.
- Maintaining accurate records of all remittance transactions, including sender and recipient details, amounts, and transaction dates, in compliance with legal and regulatory requirements
- Reconciling daily, weekly, and monthly remittance transactions to ensure accuracy in financial records.
- Collaborate with other departments such as Compliance, Risk Management, IT, and Customer Service to ensure smooth operations and resolve any inter-departmental issues.
- Ensure that cash positions are accurately managed and reconciled, including the management of excess and deficit funds within the bank and other branches.

AUDIT ASSOCIATES

NEPAL

U. Bajracharya and Associates Chartered Accountants

Aug, 2016 - Nov, 2018

- Examining, reconciling and analyzing financial information such as balance sheets, fixed asset ledger, income statements, and monthly/quarterly operating results
- Record transactions in journals, classify postings, reconcile amounts
- Demonstrating working knowledge of clients' accounting systems, including computer control structure and environment, and assess the effectiveness of controls
- Entering financial data and audit results into audit software or spreadsheets to assist in the audit review and analysis and Maintaining and organizing client documentation, audit findings, and correspondence for easy retrieval and reference.
- Providing general administrative support to the audit team, including scheduling meetings, coordinating logistics, and managing audit documentation
- Assisting in the planning and execution of audit procedures and ensured audit objectives were met within specified timelines.
- Reviewing and testing financial transactions, internal controls, and accounting systems to ensure compliance with accounting standards and regulations.

Corporate /Financial Reporting/Tax/Credit Risk Accountant

NEPAL

BABA BISHWOKARMA TRADERS

Jan, 2012 - Jun, 2016

- Recording Financial transactions such as deposits, withdrawals, loans, and interest payments in the bank's accounting systems.
- Reconcile bank accounts, ensuring that the bank's internal financial records match with external bank statements
- Managing the accounts payable (payments to vendors, service providers) and accounts receivable (payments from customers).
- Follow up on overdue payments and ensure proper documentation for transactions.
- Preparing of monthly, quarterly, and annual Financial statements, including profit and loss statements, balance sheets, and cash flow reports.
- Preparing and maintaining tax records, ensuring compliance with applicable tax laws and regulations. -
- Managing the bank's cash Flow, ensuring that sufficient liquidity is maintained to meet operational requirements
- Support daily balancing of cash in bank branches, ensuring that cash reserves are accurately accounted for
- Proficiency with accounting software (e.g., QuickBooks, tally) and advanced Microsoft Excel skills.
- Ability to manage multiple tasks and meet deadlines, especially during busy periods like tax season or month-end close.

EDUCATION

Doctrate <i>Paris American International University</i>	AJMAN, UAE Dec, 2024 - Present
Master's in Business Studies(Account) <i>SHANKER DEV CAMPUS (Tribhuvan University)</i> CGPA 3.46	KATHMANDU, NEPAL Aug, 2018 - Aug, 2022
Bachelor's in Business Studies (Account) <i>SHWOYAMBHU INTERNATIONAL COLLEGE (Tribhuvan University)</i> 58.60%	KATHMANDU, NEPAL Dec, 2017
CHARTERED ACCOUNTANCY PROFESSIONAL (CAP-I) <i>ICAN</i>	KATHMANDU, NEPAL Jun, 2014 - Aug, 2014
+2 Science <i>PENTAGON INTERNATIONAL H.S SCHOOL</i> 69.80%	KATHMANDU, NEPAL Dec, 2013
SLC <i>OM GYAN MANDIR SECONDARY SCHOOL</i> 81.88%	KATHMANDU, NEPAL Jun, 2011

ACHIEVEMENTS

Improved Cash Flow Management

Implemented improved cash management procedures, resulting in better forecasting and optimization of cash reserves.

Improved Regulatory Compliance

Ensured timely and accurate submission of tax filings and regulatory reports, preventing penalties and fines

Improved Accuracy of Financial Reporting

Reduced discrepancies in financial reports by 10% through meticulous attention to detail and cross-checking of transactions before posting

Accurate Financial Forecasting

Assisted in the preparation of financial forecasts and budgeting, identifying potential shortfalls and suggesting adjustments that improved budget accuracy

Increased Revenue and Growth in Transaction Volume

- Played a key role in growing the remittance business by increasing the transaction volume by 20% within a year through strategic marketing and offering competitive rates.
- Contributed to the branch's profitability by optimizing the pricing structure of remittance services, increasing profit margins by 30%

TRAINING/CERTIFICATIONS

ANTI-MONEY LAUNDERING AND COMBATING FINANCING OF TERRORISM <i>NATIONAL BANKING INSTITUTE LTD</i>	2022
Fake Note Detection and Signature Verification <i>AXIOM NEPAL PVT LTD</i>	2019
INFORMATION TECHNOLOGY TRAINING <i>ICAN</i>	2014

SKILLS

Finacle - Banking software, Proficiency in MS Excel (pivot tables, VLOOKUP), accounting software (Tally), financial analysis, an, Knowledge of GAAP & IFRS, Strong Communication Skills Leadership skills Time Management Team Work strong organization skills C, Assisted as team member in preparations of reports or accounting and taxation, Check Credit Appraisals, Risk Assessment

LANGUAGE

English, Nepali, Hindi

REFERENCES

AMIT DHUNGANA - OFFICER

MINTRY OF FOREST AND
ENVIRONMENT

mtdhungana33@gmail.com

KAPIL KHANAL - ASSOCIATE

PROFESSOR

SHANKER DEV CAMPUS

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CA. RITU ADHIKARI

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