

JOBY GEORGE

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PROFESSIONAL SUMMARY

Detail-oriented Accountant with over six years of comprehensive experience in financial management and reconciliation within the fast-paced financial sector of the UAE. Currently excelling at Reems Exchange, I specialize in bank reconciliations, financial reporting, regulatory compliance, and payroll processing, ensuring operational excellence and financial accuracy. Renowned for strong analytical skills, meticulous attention to detail, and a commitment to upholding financial integrity and compliance standards.

PROFESSIONAL EXPERIENCE



Reems Exchange – Dubai, UAE

Senior Accountant | March 2023 – Present

- Submit regulatory reports on time, including monthly VAT returns, quarterly returns, monthly remittance reports, and audited financial statements
- Regularly reconcile balances with bank statements, counterparties, and other correspondents, ensuring accuracy on a daily or monthly basis as needed.
- Report any discrepancies or deviations identified during reconciliation to the immediate manager.
- Assess unclaimed funds at the end of each month, resolving any discrepancies.
- Maintain the required liquidity position and equity standards (as per Chapter 4.18 and 4.19 of the standards of exchange).
- Design and update the organization's annual budget and business plan in coordination with senior management and present it to the owner for review and approval.
- Update the organization's accounts and finance policies on an annual basis.
- Prepare and handle submissions related to VAT and ensure timely and accurate filing.
- Manage the possession and tracking of bank cheque books, monitoring the issuance and clearance of cheques.
- Oversee the preparation for audits and resolve any discrepancies found during audit.
- Handle payroll processing and ensure compliance with WPS guidelines.
- Conduct surprise cash checks and verify registers, intervening in operational work to identify and address discrepancies.
- Ensure strict compliance with organizational policies and procedures.



Al Fuad Exchange – Dubai, UAE

Accountant | August 2018 – March 2023

- Performed daily reconciliation of internal/external bank accounts and exchange houses.
- Analyzed incoming payment orders to ensure timely processing and maintained sufficient balances for business needs.
- Managed payroll processes and WPS transactions (CB001–CB004, CB103–CB202).

- Audited company expenses, daily operations, and petty cash reports.
- Conducted weekly cash counts at branches to ensure accountability.
- Oversaw utilities management and accurate posting in financial ledgers.
- Assisted in interim and year-end audits with internal and external auditors.
- Managed official company documentation and provided timely support to management.
- Trained new staff members, supervised duties, and ensured compliance with operational policies.
- Reported directly to the Financial Manager and Operations Manager.

CORE COMPETENCIES

- Financial Reporting & Analysis
- Bank & Account Reconciliation
- Regulatory Compliance (VAT, Central Bank Reporting)
- Payroll Management (WPS)
- ERP Software & MS Office Proficiency
- Strong Analytical & Decision-Making Skills
- Team Leadership & Staff Training
- Ability to Thrive Under Pressure

SKILLS

- Proficient in Microsoft Office (Excel, Word, Outlook, PowerPoint)
- Skilled in various ERP systems (Tally, Focus, and in-house exchange software)
- Excellent problem-solving and reconciliation abilities
- Effective communication and interpersonal skills
- Quick adaptability to new technologies and financial tools
- High attention to detail and accuracy
- Time management and ability to meet strict deadlines
- Strong organizational and multitasking abilities
- Knowledge of UAE Central Bank and AML compliance standards.

EDUCATION

Master of Business Administration (MBA)

Bangalore University, Karnataka, India (2015 – 2017)

Bachelor of Commerce (B.Com)

Mahatma Gandhi University, Kerala, India (2012 – 2015)

PERSONAL INFORMATION

- **Date of Birth:** April 2, 1994
- **Gender:** Male
- **Nationality:** Indian
- **Religion:** Christian
- **Marital Status:** Married

DECLARATION

I hereby declare that the above information is accurate and truthful to the best of my knowledge and belief.