



PUNEET JAIN

Finance Manager – Shared Services

Goal-oriented professional offering over 10 years' experience (+ 8 years end to end Finance & accounts operations) expertise that directly results in efficiency improvements & cost savings.

Location Preference: UAE, ASIA, EUROPE

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Key Skills

- Finance and accounts
- Trade finance structuring
- Guarantees
- Letter of credits
- Islamic Finance
- Project Finance
- Invoice Discounting
- Corporate restructuring
- Business valuation
- Consolidation & finalization of accounts
- MIS reporting & analysis
- Payroll management
- Reconciliation of accounts (Banking & Intercompany)
- Internal and statutory audit
- Budgeting and forecasting
- Cash Flow Management
- Analysis of Financial Statements
- Credit control
- Financial Planning & Analysis (FP&A)

Profile Summary

FINANCE & ACCOUNTS OPERATIONS • TRADE FINANCE • AUDIT

- ❖ An experienced and versatile finance & accounts operation professional with incredible progressive experience acquired over the years in diverse areas encompassing finance & accounts related **functions including trade finance structuring, credit control, corporate finance, fund raising, invoice discounting, L/C discounting, Islamic finance, financial planning and analysis, accounting operations, cost analysis, budgeting, MIS reporting, fund management, business valuation, financial risk management & investment strategies** spanning various industry verticals as well as **technically proficient with, SAP, SAGE, MS Office i.e. (MS word, PowerPoint, Excel, Access) i.e. Tally ERP. V-lookups, Pivots, Etc.**
- ❖ Diverse and broad experience in term loan documentation, cost analysis, forecasts, fund management requirements, project financing, debt restructuring, working capital management requirements, and accounting functions viz. **P&L, balance sheet, liaisons audits, corporate finance and developing policies and procedures.**
- ❖ Acting as key player in regards with dealing in EIBOR, LIBOR and EUROBOR as well as **negotiation with banks towards Interest rate and other financing charges reduction** which helped in lead to profit of organization.
- ❖ Articulate communicator with proven capabilities in coordinating with the **banks & FIs, government & regulatory authorities** for securing necessary sanctions & clearances and financial support as well as with auditors for smooth auditing process.
- ❖ Hands on exposure in preparing **annual accounts, periodical books, auditing, maintenance of principal books of accounts** viz. general ledger, intercompany, cash book, managing various accounting activities including reconciliations, ageing analysis, account finalization, preparation of various reports and financial account statement, trial balance, profit & loss account, balance sheet.
- ❖ Demonstrated expertise in mobilizing and managing financial resources to meet company's long & short-term financial needs.

Career Timeline

B. Lodha Securities Limited,
Mumbai as Sr. Portfolio and
finance analyst

Atlanta Limited. Mumbai
as Sr. Project finance
analyst

Integrated Gulf Biosystems LLC,
Dubai, UAE as Sr. Finance &
accounts operations officer

Springworth Global Trading
DMCC, Dubai, UAE as
Finance manager

Jul'08 – Mar'10

Mar'10 – Jan'11

Jan'11 – Jul'16

Aug'16 – Till date

Soft Skills



Communicator



Collaborator



Thinker



Innovator



Intuitive



Education

- ❖ **CCM** – Certificate in Credit Management Programme from **Credit Institute of Canada**
- ❖ **ACIFE** – Advance CIFE in Islamic Accounting as per AAOIFI standards from **Ethica Institute of Islamic finance**
- ❖ **CIFE** – Certified Islamic Finance Executive as per AAOIFI standards from **Ethica Institute of Islamic finance**
- ❖ **MBA** – Masters in Business Administration (Specialized in International Business) from **Prin. L.N. Welingkar Institute of Management Development & Research**
- ❖ **B.Com.** – Bachelors in Commerce from **Mumbai University**



IT Skills: MS Office (Including V-Lookups / Pivots, to name a few)/ Outlook / Internet Utilities / Accounting Software (SAP, Tally, Sage).

Key result areas:

Trade finance & operations

- Managing and supervising all the trade finance activities of the company.
- Responsible for commercial execution of new trading deals (both import and export legs), which involves interacting with suppliers, customers and banks.
- Managing existing bank relationships and ensuring that the credit limits relating to the export refinance loans must not breach and facility will remain within the given limits, exceptions if any, raised at appropriate level. Further, proposing enhancements if required as per growing business needs.
- Preparation and presentation of trade finance strategies to the management pertaining to new business models and unconventional deal structures.
- Working closely with Risk Management team and identifying risk exposures and building strategies to overcome/ minimize the same by way of hedge/ swaps etc.
- Working closely with operations and commercial departments to help finance a deal with a thorough know-how of the product; the specifics of the deal and other operational details.
- Handling all bank accounts and closely monitoring costs related to Letter of Credits like issuance, advising, confirmation, interest costs, etc.
- Dealing with Third Port Shipment in case of customer premises delivery other than Gulf.

Financial management, accounting, reporting & planning

Taking care of all accounting and financial side of the Business including:

- Preparation of monthly, quarterly & annual financial statements and MIS reporting to the management, in accordance with IFRS (IAS) & a consolidated report on group level for management with detailed analysis of variations in the business activities.
- Finalizing the monthly Bank and intercompany Reconciliation Statements.
- Processing monthly salaries and WPS payments and presenting to management for approval

Budgeting & financial analysis

- Preparing periodic budgets considering historical trends of commodities and current market situations along with future economic outcomes and present the same to the top management.
- Workings on Business Valuation using DCF Method.

Tax (VAT) & audit processes

- Applying for VAT registrations & implementing the process of input & output tax according to the rules set by FTA. Implementing of VAT module into the existing software to corporate with new TAX requirements.
- Preparing reports according to IFRS & IAS as per the requirement of UAE companies LAW.
- Liaising with internal and external auditors for year-end Audits.

Significant Accomplishments:

- Successfully handled in raising \$ 20 Mio. in working capital with limited collateral from various banks.
- Actively supervised and anticipated towards DER and tangible net worth as well as continuous utilization of bank facilities which leads to brought down the Interest rate to 5.25% from 7.35% in 3 Years along with the increase in credit lines from \$ 13 Mio. to \$ 20 Mio. for better capital structure.
- Active participation in closing debt deals of \$7M which result us to close the deal with a return of 4 %.
- Awarded as a team member in making the company part of Top-50 in Dubai SME biotechnology sector in terms of trade finance facilities from bank.

Trainings & workshops

PMP – Project Management Professional Programme from MISIP Training Institute, Dubai - UAE

IFRS – Full Day workshop on IFRS (Consolidated Financial Statements (IFRS 10) and Disclosures of Interest in Other Entities (IFRS 12) From ICAI, Dubai- UAE.

SAP Training – FI & CO – End User as well as Implementation Training from National Academy, Dubai – UAE.

Personal Details:

Nationality: Indian
Marital Status: Married

Language Competency:
English, Hindi, Marathi

International driving License: United Arab Emirates

Passport No. & expiry:
Z4904922 & 06th June 2028

Visa Status: DMCC (Free Zone) Employment Visa

Date of Birth: 11th August 1988

REFERENCES: References can be provided upon request

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