



BIPIN K

Results-driven accounting and finance professional with over **5 years** of combined experience in financial management, business development, and client relations. Proven expertise in preparing accurate financial reports, managing accounts payable/receivable, ensuring tax compliance, and supporting audits. Demonstrated ability to analyze financial data, optimize cash flow, and contribute to strategic budgeting and forecasting. Committed to continuous learning and delivering value-driven solutions in dynamic business environments.

SKILLS

Team Work

Work Ethic

Analytical skills

Self-Motivation

Professionalism

Accountability

Financial Analysis

Active Listening

Reliability

Positive Attitude

Patience

WORK EXPERIENCE

ACCOUNTANT | 3 Years

KARTHIKA FOODS AND TRADES, KERALA, INDIA

- Prepared accurate and timely financial statements, including balance sheets, income statements, and cash flow reports in compliance with standard accounting practices.
- Maintained daily financial records, ensuring precise documentation of transactions and adherence to regulatory and internal accounting standards.
- Performed regular reconciliation of bank statements, ledgers, and accounts to identify and resolve discrepancies.
- Managed end-to-end accounts payable and receivable processes, including invoice verification, payment processing, and record maintenance for customers and vendors.
- Assisted in the development of annual budgets and financial forecasts; analyzed variances between actual and projected financial data.
- Ensured timely filing of tax returns and maintained compliance with local tax regulations and statutory requirements.
- Supported internal and external audits by preparing relevant financial documents and addressing auditor inquiries effectively.
- Conducted financial analysis and reporting to support strategic decision-making and identify opportunities for cost optimization and efficiency improvement.

BUSINESS EXECUTIVE | 2 years

SHRIRAM FINANCE BUSINESS EXECUTIVE, KERALA, INDIA

KEY RESPONSIBILITIES

- Prospected and identified potential clients, developing strategies to drive customer acquisition and expand the company's client base.
- Promoted financial products and services, including loans and investment solutions, tailored to meet customer requirements.
- Built and nurtured long-term relationships with clients, delivering personalized service and addressing individual financial goals and challenges.

CONTACT INFORMATION

+971 588 179 597

bipinbalakrishnan4@gmail.com

Dubai, UAE

EDUCATION

BACHELOR OF COMMERCE | 2019

- Kannur University

HIGHER SECONDARY | 2016

- Board of Higher Secondary Examination, Kerala, India

SSLC | 2014

- Board of Public Examination, Kerala, India

COMPUTER PROFICIENCY

MS Office ★ ★ ★ ★ ★

Tally ★ ★ ★ ★ ★

Basic Operation ★ ★ ★ ★ ★

Internet & Email ★ ★ ★ ★ ★

LANGUAGES

English 100 %

Malayalam 100 %

Hindi 85 %

Tamil 85 %




PROFESSIONAL SKILLS

- Financial Reporting
- Budgeting & Forecasting
- Tax Compliance
- Account Reconciliation
- Accounts Payable & Receivable
- Cash Flow Management
- Financial Analysis
- Audit Support
- Documentation & Record-Keeping
- Strategic Planning
- Client Relationship Management
- Sales & Business Development
- Product Promotion
- Market Research
- Lead Generation
- Target Achievement
- Customer Service

DRIVING LICENSE DETAILS

Holder of Valid Indian Driving License
License Number:
KL 6020170003869
Date Of Issue : 19/06/2017
Date Of Expiry :18/06/2037
Class of Vehicles:
MCWG, LMV, ERISH, TRANS, HEAVY

INTERESTS

- 
Songs
- 
Travelling
- 
Cricket

- Maintained up-to-date knowledge of financial products, industry trends, and market conditions to provide informed recommendations.
- Consistently met and exceeded sales targets, contributing to overall business growth and achieving performance benchmarks.
- Analyzed clients’ financial profiles and offered suitable financial plans, ensuring alignment with their short-term and long-term objectives.

PERSONAL STRENGTHS

- DETAIL-ORIENTED** – Ensures accuracy and precision in all tasks, particularly in financial documentation and reporting.
- ANALYTICAL THINKING** – Skilled in examining data to identify patterns, solve problems, and support strategic decisions.
- TIME MANAGEMENT** – Prioritizes tasks efficiently to meet deadlines without compromising quality.
- ADAPTABILITY** – Quickly adjusts to changing environments and embraces new challenges with flexibility.

PERSONAL DETAILS

Gender	: Male
Date of Birth	: 25/01/1999
Nationality	: Indian
Marital Status	: Single
Permanent Address	: Kayyil, Karakkunnu Birikkulam P. O. Kasaragod, Kerala, India Pin: 671533

PASSPORT DETAILS

Passport Number	: V 2122574
Date of Issue	: 22/07/2021
Date of Expiry	: 21/07/2031
Place of Issue	: Kozhikode

DECLARATION

I hereby declare that the above-mentioned information is true and I bear the responsibility for the correctness of the above-mentioned particulars.

BIPIN K