

PROFESSIONAL SUMMARY

Detail-oriented finance professional with 6 years in financial reporting, budget management, contract administration, and financial analysis. Proven skills in accuracy, efficiency, financial forecasting, variance analysis, cost control, and financial modeling. Adept at financial performance evaluation, budget optimization, regulatory compliance, and strategic planning. Experienced in cash flow management, risk assessment, and financial statement preparation. Committed to leveraging financial data to drive organizational growth and stability.

Available immediately to join in Dubai

EDUCATION

- **B.COM (2015)**
Kerala University
- **HIGHER SECONDARY (2012)**
Government of Kerala
- **SSLC (2010)**
Government of Kerala

SKILL

- Financial Reporting
- Loan Processing
- Invoicing & Payment Collections
- Regulatory Compliance
- Customer Relationship Management
- Budgeting & Financial Planning
- Billing & Discrepancy Resolution
- Microsoft office

LANGUAGES

- ENGLISH
- HINDI
- MALAYALAM
- TAMIL

WORK EXPERIENCES

FINANCE COORDINATOR (Jun 2023 - Aug 2024) (Tata Passenger Car Dealer) LUXON TATA, KOLLAM, KERALA, INDIA

- Assisted clients through the loan application process, ensuring all necessary documentation was completed accurately and in adherence to regulatory compliance.
- Prepared and reviewed financial agreements for accuracy, regulatory compliance, and contractual obligations.
- Prepared and managed detailed delivery reports to track vehicle sales, loan disbursements, and financial transactions.
- Built and maintained relationships with financing institutions to negotiate favorable loan terms, interest rates, and financial agreements.
- Compiled and analyzed revenue data on a monthly and yearly basis to monitor financial performance metrics, profitability, and cash flow.
- Maintained and updated financial records, including sales data, customer information, and transaction records using ERP systems.
- Collaborated with sales representatives to integrate financing options into the sales process, improving customer acquisition and conversion rates.
- Analyzed sales data and financial performance to identify trends, areas for improvement, and strategic opportunities.
- Addressed customer concerns and provided exceptional service throughout the financing process, enhancing customer satisfaction.
- Ensured timely and accurate billing, addressing any billing discrepancies, invoicing issues, and payment processing errors.
- Followed up with customers to resolve questions or concerns related to their loans, payment schedules, and account status.
- Prepared detailed revenue reports, offering financial insights, performance analysis, and recommendations for financial planning and strategic decision-making.
- Ensured efficient communication between the company and financial institutions to facilitate loan disbursement, account management, and credit assessments.
- Oversaw cash management processes, including monitoring cash flow, handling cash transactions, and reconciling cash balances.

PERSONAL DETAILS

- MARITAL STATUS: UNMARRIED
- NATIONALITY: INDIAN

FINANCE COORDINATOR (Apr 2019 - Jun 2023) (Mahindra Passenger Car and Commercial vehicle Dealer) POTHENS MAHINDRA, KOLLAM, KERALA, INDIA

- Guided clients through the loan application process, managing documentation and providing ongoing customer support.
- Addressed customer inquiries and concerns regarding loan terms and conditions, enhancing client satisfaction and customer retention.
- Processed and secured approval for financing and leasing deals accurately, ensuring regulatory compliance and adherence to company policies.
- Fostered and maintained strong client relationships, delivering high-quality service and effectively addressing any issues or complaints.
- Kept accurate and up-to-date financial records, statements, and transaction records using financial software and ERP systems.
- Ensured seamless communication between the company and financial institutions to facilitate loan disbursements, account management, and credit assessments.
- Addressed any billing discrepancies, ensuring timely and accurate invoicing, payment processing, and revenue tracking.

FINANCE COORDINATOR (May 2017 - Apr 2019) (Nissan Passenger Car Dealer) PINNACLE NISSAN, KOLLAM, KERALA, INDIA

- Supported loan approval by managing documentation, conducting compliance checks, and ensuring regulatory adherence.
- Managed invoicing, payment collections, and accounts receivable, ensuring timely and accurate financial transactions.
- Provided customer support for loan and billing inquiries, resolving discrepancies and enhancing client satisfaction.
- Maintained positive client relationships, fostering customer loyalty and repeat business.
- Coordinated with banks and financial institutions for loan processing, financial transactions, and ensuring effective communication and collaboration.
- Created detailed financial reports for budgeting, performance tracking, and financial analysis.
- Assisted with sales reports, delivery reports, and revenue tracking to support financial planning and business strategies.