



# UZMA SALEEM

CHARTERED ACCOUNTANT



Dubai, Dubai, United Arab Emirates



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cauzma84@gmail.com

## SKILLS

FINANCIAL PLANNING, ANALYSIS & REPORTING,

MIS REPORTING

BUDGETING, FORECASTING & VARIANCE ANALYSIS

BANKING & TREASURY MANAGEMENT

CASH FLOW ANALYSIS

WORKING CAPITAL MANAGEMENT

TRADE FINANCE

INTERNAL CONTROLS INTERNAL AUDIT

ERP IMPLEMENTATION

## EDUCATION

### CHARTERED ACCOUNTANT

Institute Of Chartered Accountants of India (ICAI) / Lucknow / 2007

### BACHELOR OF COMMERCE

Lucknow University / Lucknow / 2004

### SCHOLASTICS

Loreto Convent Girls' College, Lucknow / 2001

## AWARDS/ REWARDS

## ABOUT ME

A dedicated and competent Chartered Accountant with over 14 years of diversified experience. Having a logical and analytical approach towards the tasks assigned. • Accounting, MIS Reporting, Financial Analysis; Budgeting, Financial Controls, Financial Planning, Banking & Auditing. At ease in working with a team. • Treasury management including Working Capital Management, Trade Finance, Financial & Cost Analysis & Cash Flow/Fund Flow Analysis. • Would enjoy working in a dynamic and growth stimulating environment with utmost dedication and sincerity. • Registered Member of The Institute of Chartered Accountants of India (ICAI), Kanpur And ICAI Dubai chapter.

## WORK EXPERIENCE

### INTERIOR & TECHNICAL SERVICES

Dubai  
Sep 2022 - Present

### Financial Consultant

Managing overall Finance & Accounts on contractual/assignment basis  
Providing Financial Consultancy services

### CS MARITIME AND GOTRA GROUP

Dubai  
Jul 2020 - Sep 2022

### Finance Manager

- Handling the finance & accounts of the group of subsidiaries centrally.
- Responsible for generation of weekly Debtors/Creditors Management Reports. MIS reporting and analysis of debtors and creditors ageing. Review and compilation of weekly Cash Flow Statement submitted to the management.
- Analysis and budgetary comparison of monthly vessel provisions and closely liaising with procurement dept for vessel purchases and supplies as per approved budget from owners.
- Handling the annual and monthly closure of books and statutory audit.
- Controlling the treasury function of the offices and abiding by due approvals in place.
- Preparation of OPEX retirement statement for vessels under fleet and finalization of crew payroll for approx. 300+ crew on board.
- Managing the vessel insurance, office insurance and marine insurance policies & claims of the company.
- Preparation and compilation of Vessel Operational budget, Retail approved budget and performance reports to the management.
- Managing the finance and accounts of Singapore, Nigeria and UAE offices centrally from UAE and maintaining the Federal Tax regulations and records respectively.
- Acting as financial administrator for all banking transactions of all the vessels of the company.

**WON THE CRITICS AWARD FOR BEST STUDENT UNDER GMCS TRAINING AT ICAI. ATTENDED TRAINING WITH HSBC ON TRADE FINANCE. ACTIVELY ATTENDED SEMINARS ON PROFESSIONAL EDUCATION(CPE) & IFRS UNDER CA COURSE AND ACTIVE PARTICIPATION AT VARIOUS OTHER FINANCIAL SEMINARS.**

**PROFESSIONAL ACHIEVEMENTS**

**• WON SEVERAL ACCOLADES FOR ACHIEVEMENT AS THE TEAM LEADER FOR SEVERAL SELF -INITIATED PROJECTS IN TATA STEEL/TATA INTERNATIONAL. WON RECOGNITION FOR SUCCESSFUL CLAIM REFUND FROM SOUTH EASTERN RAILWAYS FOR TATA STEEL.APPRAISED FOR SUCCESSFUL CENTRALISATION OF NORTH ZONE AND SOUTH ZONE BRANCHES DURING ERP IMPLEMENTATION AT CS OFFSHORE**

**SOFT SKILLS**

**INTERPERSONAL AND COMMUNICATION SKILLS**

**LEADERSHIP AND TEAM WORK**

**ATTENTION TO DETAILS**

**CRITICAL THINKING**

**FORESIGHT GROUP INTERNATIONAL**  
Dubai  
Feb 2019 - Jun 2020

**Sr. Finance Manager**

- Handling the overall Finance & Accounts Division (shipping vertical, Retail, hospitality and FMCG division) of the organization independently
- Acting as financial administrator for all banking transactions of all the vessels of the company.
- Preparing Cash sweep test as per Bank Loan covenants for the ships and providing quarterly and monthly reports to the management. Preparing Shipping , Retail, Trading division revenue reports and variance analysis for the management.
- Responsible for the monthly analysis of Accounts Receivable/Payable like ageing analysis of debtors & creditors, outstanding and overdue position, customer account reconciliations. Preparation of weekly Cash Flow Statement submitted to the management.
- Involved in Quarterly and Annual closing and Statutory Audit of accounts,
- Bank Reconciliations and related activities like finalization of Audit Schedules Executing branch audits and port audits for the shipping division
- Execution of frequent audits of the vessel's ship managers at their ports and branch locations.
- Dealing with International Banking and funding of company's new vessel takeovers and scrapping with HSH Nord Bank, Hamburg Germany and Top Bankers in UAE and Singapore.
- Preparation of monthly & quarterly MIS reports, trend analysis, financial analysis& review.
- Preparation and analysis of Feasibility Study reports for various projects of the company..Control measures for Vendor payment/Vendor complaint Management system.

**BANK OF BARODA**  
Dubai  
Jan 2018 - Jan 2019

**Credit Finance Manager**

- Manage the overall credit portfolio of selected clients
- Review, preparation and scrutiny of Financial Analysis of Steel, Shipping, FMCG and high end customers
- Credit Appraisals and credit ratings
- Managing the overall portfolio of designated clients
- Updating client info as per Central Bank UAE norms and Al Etihad Credit Bureau
- Client inspection and review of statutory books and financial standing
- Conducted frequent audits of clients books and office operations at their premises and warehouses.
- Entering and controlling client data input into the bank's data software on Finnacle

**C.S. OFFSHORE**  
Dubai  
Dec 2012 - Dec 2017

**Finance Manager**

- Handling the overall Finance & Accounts Division of the organization independently.Preparation of monthly & quarterly MIS reports, trend analysis, financial analysis & review. Preparation and compilation of Vessel Operational & Retail approved budget ,variance analysis and performance reports to the management
- Managing all financial transactions and finance team at Singapore,Nigeria and India Branches.
- Dealing with Statutory compliance requirements of respective offices in respective countries.
- Acting as financial administrator for all banking transactions of all the vessels of the company.
- Responsible for the monthly analysis of Accounts Receivable/Payable like ageing analysis of debtors & creditors, outstanding and overdue position, customer account

IT SKILLS

TALLY ERP9SAP FICO,  
SAGE UK & SAGE ERP,  
PEACHTREE/QUICKBOOK,  
ORACLE & SHIPNET,  
FINNACLE BANKING  
SOFTWARE, MS SUITE

ally ERP 9,

LANGUAGES

- ENGLISH
- HINDI
- URDU

PERSONAL DETAILS

Date of birth  
31 Mar 1983

Nationality  
Indian

Visa status  
Resident visa

Marital status  
Married

TATA STEEL  
INTERNATIONAL  
GROUP(INDIA/DUBA  
I)  
India & Dubai  
Mar 2007 - Dec 2012

reconciliations. Cash Flow Analysis submitted to the management.

- Involved in Quarterly and Annual closing and Statutory Audit of accounts,
- Execution of frequent audits of the vessel's ship managers at their ports and DOC audit of branches.
- Dealing with Top Bankers in UAE and Singapore.
- Preparation of monthly & quarterly MIS reports, trend analysis, financial analysis& review.
- Responsible for managing the audit function in company guest house to financial profitability. Providing direction and training to hotel operational team for company's catering division in areas related to finance, financial reports, internal controls, labor management, payroll, etc.

Finance Manager

- Heading the overall Finance and accounts of the West Asia Middle East Office (dealing in Steel Trading,Construction Equipments, Titan watches, Retail division and Tata Elxsi )independently.
- Involved in International Trade Finance of the entity, liasing with top banks on credit lines & managing Clean Import Loans(CIL) and Banking Facility with HSBC and ICICI UAE of the company.
- Independently handling finance & accounts of the designated branches, stockyards & Freight section (Railway & Road freight), responsible for Accounts Payable & Accounts Receivable analysis and management & reporting of accounts payable for the division.
- Independently handling Finance function of the designated branches and stockyards centralized at New Delhi Zonal office.
- Involved in Quarterly and Annual closing and Audit of accounts,
- Compiling the trade transactions of African & South East Asian offices/subsidiaries
- Reviewing Inventory position such as slow and non-moving items of stock (Steel, Retail and Construction Equipments), age wise stock analysis.
- Responsible for the monthly analysis of Accounts Receivable/Payable like ageing analysis of debtors & creditors, outstanding and overdue position, customer account reconciliations and generation of weekly Debtors/Creditors Management Reports & follow up for collection of receivables.
- Handling and management of banking functions and cash in hand of the organization.
- Handling account reconciliations and expenditures of group companies stationed at the same officefor Tata Elxsi,Tata Mutual Funds & Titan.
- Handling Channel Financing like OEM Financing, Receivable Purchase Financing.
- Handling Sales Tax, Service Tax and Excise matters for Northern region in India.
- Liaison with Gov. Authority/Railways-implementation of E-payment of Railway Freight & reconciliation with South Eastern Railways and successfull refund on the claim.