

GIFTY SERAM SAM

ACCOUNTS OFFICER/CREDIT ANALYST



◦ DETAILS ◦

Ras Al-Khaimah
United Arab Emirates
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giftyseram@gmail.com

◦ SKILLS ◦

Critical thinking and problem solving

Effective Time Management

Leadership Skills

Ability to Multitask

Teamwork

Communication

Time Management

Ability to Work Under Pressure

Ability to Work in a Team

Auditing Skills

Microsoft Office

QuickBooks (Software)

Customer Service

Data Entry Skills

Business Administration

SAP Applications

Adaptability

Communication Skills

Interpersonal Skills



PROFILE

Dedicated finance professional with 5+ years of experience overseeing credit and collections, managing accounts for 6 salespersons, and ensuring accurate financial records. Proficient in preparing, posting, and verifying customer payments, analyzing overdue accounts, and reconciling ledgers. Skilled in liaising with multiple teams to resolve discrepancies, manage payment pipelines, and arrange fund collections. Possess a Bachelor's in Business Management in Finance and a strong understanding of accounting principles. A CGMA professional seeking to leverage expertise in credit analysis and financial management as a Credit Risk Analyst. Proficient in Microsoft Office, QuickBooks, and SAP applications, with exceptional communication and problem-solving skills.

A highly motivated individual, with the ability to apply communication skills, acquired business knowledge and a buoyant personality to given tasks, now seeking rewarding positions and to gain professional qualification experience in the corporate world.



KEY ACHIEVEMENTS

- Provided back up support for accounts team during busy tax reclaim and audit season
- Assisted in developing HR Policy & procedures handbook for AKW.
- Helped the company save money by scouting an efficient supplier and gaining a discount 10%
- Organized and coordinated a seminar for Tax reclaim and bookkeeping company at AKW
- Assisted 3 companies under secondment in their admin & key accounts duties (Credit control & Receivables) .
- Offered internal training to Sales coordinator for CRM system.
- Successfully coordinated and fixed a CRM (BITRIX 24) for the company under budget.
- Introduced a user-friendly inventory system which reduced file retrieval time.
- Introduced a KYC program for the sales team in AKW.
- Got certified by National Skill Development Corporation for Business Correspondent and facilitator.



LANGUAGES

English
Malayalam
Hindi
Kannada
Tamil



EDUCATION

CHARTERED INSTITUTE OF MANAGEMENT ACCOUNTANTS, International Business School, Bangalore September 2015 – November 2021

BACHELOR'S IN BUSINESS MANAGEMENT IN

FINANCE, Kristu Jayanti College, Bangalore

August 2012 – August 2015



EMPLOYMENT HISTORY

Accounts Receivable Officer at Electric Way FZCO, Dubai October 2021 – August 2023

- Prepare, Post, Verify records, customer payments & Transaction
- Post Invoice & Delivery notes in customer portals. Eg. Engineering Office & Dry Docks
- Verify customer credit history with vendors
- Prepare Accounts receivable aging report & Analysis of overdue customers with Manager
- Data Entry of PDC/CDC and TT in Microsoft NAVISION Arranging collection of payment via Telephone, Email, Courier etc.
- Liaising with sales/warehouse team for preparing credit note and solving discrepancy
- Liaising with logistics team for delivery of invoices and Delivery note
- Analyzing MEP reports and insurance claims
- Checking for discrepancies in customer accounts and supporting
 - Account handling of 6 sales person
- Updating management with payments pipelines and fund management
- Reconciliation of accounts receivables ledger, bank accounts, foreign currency payment.
- Credit analysis of vendors and customers, Analyzing bank statements & reports to calculate risk.
- Maintaining and updating credit risk file.

Admin & Operations Assistant at KG International FZCO, Dubai

February 2020 – June 2021

Accounts & Admin Assistant at AKW Accounting & Bookkeeping Co, Dubai

July 2019 – December 2020

Admin Assistant at Bethel Paint rolls, Bangalore

November 2017 – December 2020



Personal Profile

Nationality: Indian

Visa Status: Husband Visa (Can join Immediately)

Driving License: Yes