

CURRICULUM VITAE



CLAVITA COUTINHO

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Visa Status (UAE):

Husband's Sponsor

POSITION:

**Associate Manager (3
Years' Experience in
Banking)**

**Accountant (1 year & 6
months Experience in
Accounts & Admin)**

PROFILE:

Vast professional experience in Accounts, Banking and Finance with softwares like Oracle, Navition, Finacle, Talisma, T24, CRM.

OBJECTIVE:

- ❖ Highly motivated, results driven education & experience seeks Banking duties with organizations working on various systems like Oracle, Navision, Finacle etc. taking initiative, dedication & experience: demands & delivers excellence.

QUALIFICATIONS:

- ❖ PGDBM Banking Diploma – The TIME Institute.
- ❖ Bachelor of Commerce (Accounts & Finance) from –Mumbai University.
- ❖ SSC & HSC from – Maharashtra Board of Higher Education.

WORK HISTORY

DECEMBER 2015 -OCTOBER 2017 INDUSIND BANK LTD.

Position: Associate Service Delivery Manager

Responsibilities & Duties: -

✓ **Operations and controls: -**

- Responsible for Fund transfers, RTGS and NEFT transfer also DD /Pay Order transactions Processing, Salary Transfers, Fund Transfers, TOD's, Tax payments.
- Responsible for Inward and Outward Clearing.
- Reconciliation of internal account on daily basis.
- Actively involved for taking control on stock of security items in hand.
- Checking the final report of transactions done in the branch on daily basis during EOD, issuing MIS reports.
- Responsible for nil revenue leakages while issuing Drafts /PO/and RTGS transfers to customers.
- Daily tracking for relevant registers and vouchers.
- Responsible for Processing e-Tax payments and providing necessary challans.
- Actively taking initiative to provide support to superior in audit related activities.
- Responsible for processing salary payment on timely basis within stipulated TAT.
- Actively involved for giving training to new staff for various job responsibilities in branch banking.
- Following the guidelines/process notes issued by the bank in respect of branch operations/teller function/clearing operations.

CURRICULUM VITAE

COMPUTER SKILLS:

- Advanced Excel
- E-MAIL MANAGEMENT & INTERNET
- MS DOS, MICROSOFT WINDOWS

DATE OF BIRTH

14-04-1994

NATIONALITY

Indian

PLACE OF BIRTH

India

MARITAL STATUS

Married

LANGUAGES:

English, Hindi, Konkani,
Marathi

- Act as an effective back up staff in the absence of staff handling other processes like DD/PO, RTGS /NEFT, Customer Service, stop payment etc...

FEBRUARY 2018 – SEPTEMBER 2018 ZF SERVICES MIDDLE EAST LLC (DUBAI)

Position: Accounts Executive

Responsibilities & Duties: -

✓ Accounting & Admin Functions: -

- Handle the routine Accounting work, Banking and Cheque / Cash disbursements.
- To carry out the day to day Accounting Data Entry and Filing of Records and Transactions.
- To enter the month end closing journal entries, passing JV.
- To Assist the Finance team in generating weekly/monthly/annual reports.
- Monitoring the expenses, Monitoring the cash – Cash invoices & COD's ensuring collection and subsequent deposit to bank. Monitoring the petty cash expenses & Prepare and reconcile general bank statements and general ledger.
- Looking into Fixed Assets, VAT calculation on the system.
- Establish and maintain supplier accounts.
- Reconcile the accounts payable and weekly deposits of cheque.
- Updating of product price variances and sales prices into Navision.
- Verification of staff travel expenses and credit card expenses and ensure timely payments.

✓ Administration Functions: -

- Manage of local supplier's accounts and payments, utility bills and other related facilities.
- Tracking & safe keeping of company fixed assets and scrap sale.
- Carry out general admin work related to repair and maintenance of vehicles and equipment's.
- Monitoring of telephone, internet, Fuel, toll payments and traffic violations.
- Tracking & timely renewal of insurances, Licenses, lease agreements, company vehicle registrations.
- Staff accommodation agreements, maintenance contracts of repairs, fire & safety, cleaning company etc.

CURRICULUM VITAE

PASSPORT DETAILS

PASSPORT NO.

K9278705

PLACE OF ISSUE

INDIA

DATE OF ISSUE

11-03-2013

DATE OF EXPIRY

11-03-2023

PERMANENT ADDRESS

B/11, SAKINAKA HOUSING SOCIETY, SAKINAKA, MUMBAI - 72, INDIA

OCTOBER 2018 – JULY 2019 FIRST ABU DHABIBANK (FAB ABU DHABI)

Position: Associate

Responsibilities & Duties: -

- ✓ **Handling the following functions in respect of corporate clients: -**
 - Assisting customers, as necessary, for fund transfer, salary transfer & swift queries.
 - Assisting customers, as necessary, for preparation of salary soft copy, IBAN implementation & transaction codes for UAEFTS, performing AD-HOC functions.
 - Verifying corporate account documentation & Wages Protecting System (WPS) for salary processing.
 - Daily reconciliation of WPS salary transfer requests of customers.

- ✓ **Handling the following functions in respect of Central operations: -**
 - Processing account to account transfers, outward remittance, fixed deposit, inward transfers, stop payment, UAEFTS salary, WPS transfers, Smart Corp transactions, block/unblock of funds & balance order/sweep setup.
 - Handling activities pertaining to FD Creation, FD Amendments, processing outward payments (AED & FCY), return of Fund & Personal Instalment Loan (PI Loan).
 - Involved in checking date on customer instructions, ensuring instruction in addressed to FAB & accountable for naming on letterhead & T24 should match.
 - Processing of RCD cheque & processing of Local Bill Discounting Cheque.
 - Maintaining high level of SLA processing all the payments before the cut off time with the accountability of updating daily TSG report for improving monthly productivity.
 - Processing customer applications & transactions in respect of Smart Corp, First Collect, WPS as well as customer transactions relating to CMU (LCY & FCY fund transfers).

OCTOBER 2019 – APRIL 2020 DXB ENTERTAINMENTS (DXB)

Position: Accounts & Admin Operations

CURRICULUM VITAE

Responsibilities & Duties: -

- ✓ **Handling the following functions in respect of corporate clients: -**
 - To manage a demanding and reactive workload in a responsive way to meet the Park Operations Team's Key objectives.
 - Sourcing Contracts and wider business needs of Park Operations & Sales Department
 - To compile the necessary reports and spreadsheets administered by Finance.
 - To raise requisitions for various consumables as required by the team on different software systems including Oracle and ensuring the timely delivery.
 - Invoice Processing, generating PR's and PO's in the system.
 - To organize meetings, recording minutes based on requests.
 - To assist in the management of all files, stationary and documents within the department and travel arrangements.