



RATHNAKUMARI P V

E Mail: rpaliriveedu@gmail.com

Phone: +973-66389555

LinkedIn ID: Rathna Kumari PV

CORE COMPETENCIES

Bank & Treasury Management

Financial Reporting & Analysis

Cashflow Management

Analysis & Internal Control

Budgeting & Forecasting

Vendor/Customer Management

Logistic/Warehouse

Internal & External Audit finalization

VAT Compliance to NBR

ERP- Microsoft Dynamic Navision/Sage

ERP upgradation Project Management

CARRIER GROWTH

Manager (Accounts) 4+Years

Technoblue/Master Tech W.L.L

(Al Hawaj Group Concern)

Accounts Supervisor (12+Years)-

Bahrain Duty Free

ACADEMIC

MCom (Master of Commerce)

BCom (Bachelor of Commerce)

Pursuing: ACCA from Ernst & Young

SKILLS

Leadership, Organizational and Team

Management Skill

Strong Analytical skills

Ability to stick to time constraints

Negotiation skills and the ability to develop

strong working relationships

Good communication skills - written & verbal

Good judgment & good problem-solving skills

PERSONAL DETAILS

Date of Birth: 17th December 1975

Languages Known: English, Hindi & Malayalam

Present Address: Juffair, Bahrain.

Driving License Status: 30/01/2028

Visa Status: 7TH March 2026

CURRENT PROFILE SUMMARY

- A qualified **Accounting Professional** offering over **17+ years** of national and international experience in the entire gamut of **General Accounting and Finance**. Currently Working as **Manager-Accounts** with Technoblue & Mastertech (A group Concern of Alhawaj Group).
- Present financial reports to board members, stakeholders, executives, and clients in formal meetings.
- Arrange meeting with Banks for utilising the Banking facilities including Fixed Deposits, Credit facilities, LC's, other banking activities and negotiate for the best rates.
- Establish and maintain financial policies and procedures for the company and the Group of Company.
- Stay up to date with technological advances and accounting software to be used for financial purposes.
- Provide insightful information and expectations to senior executives to aid in long-term and short-term decision making.
- Develop and manage annual and multi-year budgets that are adequate for the organization's needs including preparation of periodic budget forecasts.
- Analyse monthly financial statements (balance sheet, income statement, and statement of cash flows) and effectively convey analysis to staff as requested.
- Oversee Finance & Accounts department employees, including financial assistants and accountants.
- Preparing Cash flow projections and monitor company's daily cash position.
- Ensure operational compliance with policies, procedures and maintain the department process manuals.
- Coordinate strategic financial planning for the company and its clients, including expenses, income, insurance coverage, objectives, tax status, and risk tolerance
- Provide insights about spending trends, cost-savings initiatives, margin opportunities, maintain minimum order and inventory.
- Maintain and adhere the accounting, IFRS and GAAP standards.
- Arrange yearly auditing and finalize audited FS.
- Assure VAT filing on time and provide the necessary explanation to NBR VAT assessment (Audit) committee based on filing.
- Customer /Vendor Management: Review contracts and negotiate the terms with Suppliers.
- Experience in various General Accounting Tools ERP Microsoft Navision system, Sage ERP, FoxPro and Tally ERP
- Lead the Projects for companies' development including ERP Implementation, upgradation & migration.
- Ensure Intercompany transactions and consolidated financials for the Group Company.

ORGANISATIONAL EXPERIENCE

Growth Path:

2008: Sales Assistant and Cash Office Executive, Bahrain Duty Free.

2009: Accountant, Bahrain Duty Free.

2010 -2020: Accounts Supervisor, Bahrain Duty free.

2021- Till-Manager- Accounts, Technoblue/Master Tech(Alhawaj Group Concern- Electronic Division)

Key Result Areas:

As Accounts Supervisor: Bahrain Duty Free, Bahrain

- Administering the entire Accounts Team entailing 3 resources, along with the management of the Ledger Team entailing 1 resource.
- Reviewing the advertising and beauty advisor contracts to ensure all contracts (SLA) are recorded in the correct period
- Assisting internal & external auditors in facilitating the required information and providing the details of disclosure for the preparation of audit report
- Planning and executing monthly / quarterly / annual closure schedules; provided monthly financial statements; administering the monthly closing process
- Working with the Finance Controller in the preparation of annual budgets, monthly forecasts, and strategic plans
- Managing the day-to-day processing of Accounts Payable (AP) & Accounts receivable (AR) transactions to ensure that organizational finances were maintained in an effective, up-to-date and accurate manner
- Preparing Weekly cash flow projection after considering the due payables and receivables.
- Liaise with Bank for all the queries related with treasuries.
- Liaising with various cross-functional teams and FIs like Bahrain Duty Free Shop Complex, BDFS Management Team, Purchasing, IT & Logistics Team, Operation Team and Human Resources Department, international and local suppliers and various FIs & Banks
- Reconciling the general and subsidiary bank accounts by gathering and balancing information; performing reconciliations of general ledger, fixed asset maintenance, and cash flow control
- Assessing the scope of process improvement by conducting the Gap Analysis and rectifying the found gaps, if any, by implementing the devised solutions

As Accountant:

- Maintained A/R records, prepared statements, bills / invoices, processed payments, responded to customer inquiries regarding account status and reconciled expenses to general ledger; generated invoices for the credit customers and shared the same with the customer statements
- Reconciliation: The Balance Sheet, Bank, credit card & general ledger Reconciliation, on a monthly basis.
- Reviewed and validated the expense analysis, variance analysis of the budget; investigates the variation encountered
- Analyzed and prepared accruals and maintain detailed record for internal / external audits purpose; maintain detailed record of expense for budgeting daily
- Kept a close-knit coordination within cross-functional teams for the preparation of month end JV's and kept the outstanding dividend register
- Performed monthly bank reconciliations with respect to the GL, prepared Bank JV's
- Conducted cash auditing and maintained cash count records to administer the cash flow

PREVIOUS EXPERIENCE

Jun'04 – May'08 The Mother School, Kerala as Accountant

IT SKILLS

- Microsoft Navision Retail Business ERP System 2008 and 2013.
- Sage300 ERP

TRAININGS

- ARI Supervisory Skill/ Fish Philosophy seminar/ Team Building/ Personal Development/ Customer Service
- Microsoft Excel 2013 Level 2/ Microsoft Dynamic Navision ERP training/ Sage 300

ACADEMIC DETAILS

- **1999:** Master of Commerce/Accounting in Financial Accounting & Marketing from University of Calicut, India
- **1997:** Bachelor of Commerce/Accounting from University of Calicut, India

Professional Qualifications:

- **Pursuing:** ACCA from Ernst & Young
- **2001:** Honours Diploma in Web Programming and Networking (C++, JAVA, SQL, LINUX, Windows NT Administration) from National Institute of Information Technology (NIIT), New Delhi
- **2000:** Diploma Course in Accounting Software Tally 7.2 from Indian Institute