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| **VERSHA SANDESH** MBA (Finance) with 5+ years of Professional Experience | Flat 31, Building 2725, Road 2442, Block 324, Juffair, Bahrain |
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Accountant May 2018 to Jun 2020   
*Kavalani & Sons W.L.L., Bahrain.*   
Department: Accounts

Core Responsibilities:

* Working as Cost Accountant; Responsible for the Purchase Costing of items – Processing of cost of the inventory purchased by the Company.
* Execution of routine petty cash transactions.
* Solely managing one of Company’s sister companies Books & Accounts.
* Updating Customers’ VAT details on Company’s Software and maintaining the record.
* Managing E-Commerce of the Company; Performing price analysis and uploading and maintaining Company’s products on an Online Portal.
* Preparation of Performance bonds for onward submission to Bank.
* Performing stock adjustment entries.
* Responsible for recordkeeping of Purchase Bills and LPOs.

Other Assignments:

* Execution of Journal voucher and Payment voucher entries.
* Reconciling the bank statements month-wise.
* Posting Delivery Notes and Invoicing.
* Filling Credit Application Forms to Suppliers and liaising in case of correspondence required.
* Assisting one of the Division Managers of the Company in updating stock reordering reports.

Career break Aug 2016 to Apr 2018   
Career break due to permanent relocation to Bahrain from Pakistan in September 2016. Meanwhile, acquired Bahraini Driving License, and focused on self-training in Advance Excel Tools and Photoshop. Additionally, studied Arabic Level 1 & 2, and French Basic Level language courses.

Trade Finance Officer June 2014 to July 2016   
*Soneri Bank Limited, Karachi, Pakistan.*   
Department: Trade Finance   
Grade: OG-II (Assistant Manager Equivalent)

* Establishment of LCs/Contracts, lodgment and retirement of shipping documents, Outward and Inward Remittances, Deposits and Withdrawals from Foreign Currency Accounts and managing all Trade related transactions.
* Reporting of daily sale and purchase of foreign currency to Treasury and preparation of daily/weekly/monthly reports.

About Me



Accountant with ample knowledge in Finance for providing facilitation on the products and services; Skilled and dedicated enough to utilize the expertise, and fascinated to develop further proficiency in the relevant field**.**

Current Status

Working on self-grooming to upgrade my skills.

LinkedIn Profile

[**www.linkedin.com/in/versha-sandesh**](http://www.linkedin.com/in/versha-sandesh)

Proud of

* Self-trained about VAT implications.
* Achieved and excelled Business Targets of the branch at Soneri Bank.
* Gold Medallist in “Financial Derivatives” course during MBA.
* Presented and got published a research article in an International Conference by “SAICON” held at Lahore, Pakistan.  
  Article: “The Impact of Population Growth on Savings: A case study of Pakistan”
* Secured 1st position in Quiz competition during BBA
* Achieved Merit Based Scholarship from Sukkur IBA, Pakistan for one semester.

**Work Profile**

**Career History**

* Composition of and responding to SWIFT messages for Correspondence with Foreign Banks.
* Preparation and submission of monthly ITRS data, and effected import/export transactions reporting to SBP (The State Bank of Pakistan).
* Maintenance and issuance of E-Forms (Export-Forms).
* Submission of Tax on Export Proceeds, Indenting Commission and other Taxable income to SBP.
* Preparation and submission of ERF (Export-Refinance) documents to SBP and execution of EFS loan transactions.
* Compliance to Bank’s Internal Policy and SBP Foreign Exchange Manuals.
* Managing Trade relationship with existing and agreed targeted customers in order to develop facility structure and review proposals that meet customers’ requirements.

Credit Officer July 2013 to May 2014   
*Soneri Bank Limited, Karachi, Pakistan.*   
Department: Advances & Credit Facilities   
Grade: OG-III (Officer Equivalent)

* Initializing, Preparing and Routing Credit Proposals.
* Arranging Credit Facilities followed by maintaining proper check & balance on Customers’ Account to make sure the security aspect is well covered.
* Analyzing the Credit Risk for the exposure given to the Customers.
* Handling the stock of Charge Documents.
* Maintaining and updating monthly e-CIB data of the Customers.
* Being updated to Prudential Regulations for Corporate and SME clients.

Internee June 2013   
*Wi-Tribe, Karachi, Pakistan.*   
Department: Finance

Internee June 2011 to July 2011   
*Pakistan State Oil Limited, Karachi, Pakistan.*   
Department: Internal Audit

Internee June 2010 to July 2010   
*Global Securities Pakistan Limited, Karachi, Pakistan.*   
Department: Finance

Masters’ in Business Administration Aug 2012 to Dec 2013   
*Shaheed Zulfiqar Ali Bhutto Institute of Science & Technology (SZABIST), Karachi, Pakistan.*   
Specialization: Finance CGPA: 3.46/4.00

Bachelors’ in Business Administration Aug 2008 to May 2012   
*Sukkur Institute of Business Administration (S-IBA), Sukkur, Pakistan.*   
Specialization: Finance CGPA: 3.44/4.00

Skills

* Purchase Costing
* E-Commerce Management
* Preparation of Financial Statements
* Financial Statement Analysis
* Credit Analysis
* Trade Finance
* SWIFT Messaging
* Proficiency in MS Office  
  (Excel, Word, Access & PowerPoint)
* Communication Skills
* Time Management Skills
* Interpersonal Skills

Languages Known

English - Read, Write, Speak

Urdu - Read, Write, Speak

Sindhi - Read, Write, Speak

Arabic - Read, Write

French - Basic

Interests

Organizing Events

Listening Music

Internet Surfing

Travelling

Other Details

Date of Birth: February 26th, 1991

Gender: Female

Marital Status: Married

Nationality: Pakistani

References

To be furnished on demand.

**Qualifications**

**Internships**