**PADIL**

[**PADIL.154280@2freemail.com**](mailto:PADIL.154280@2freemail.com)

**(Senior Credit Controller)**

Looking for Managerial position in Credit Control department in a reputable organization where I get excellent opportunities for progression development. Goal oriented and dynamic professional with capability to work as Manager - Credit Control in any Industry on the basis of 14+ years of experience in Credit Management, Customer service and Client relationship skills together with good know of market.

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**Professional Skill:**

* **Credit Application Process, Credit Appraisal & Monitoring**
* **Understand & Satisfying customer needs**
* **Expert in SAP, MS Word & Excel**
* **Positive attitude towards problem solving.**
* **Revenue Recognition**
* **Excellent analytical, interpersonal skills, team player and excellent leadership skill.**

**Professional Experience:**

**Company : SCIENTECHNIC LLC (EASA SALEH AL GURG CO) UAE, KSA, QATAR & OMAN**

**Product : Osram** Light Fittings, Armoured Cable, Marine Cable, Rubber Cables, PVC Cables, **Nikon** Light Fixtures, Networking Cables (Cat6), Switchgear from **Siemens**, PVC Conduits Trunking items.

**Designation : Senior Credit Controller**

**Period : May 2015 to April 2017 (2 years).**

**Responsibilities:** Credit Application Process, Recommending Credit Limits, Customer visit, Collections, Risk Analysis, LC Related works, Client relationship management, Legal Proceedings & Daily Receipt Entry in SAP.

**Team :** Handling 2 credit executive and Sales team of 30 with around 600 customers.

**Turnover :** AED 250M PA

**Collection target:** 90% of target achieved collected around AED 17-19M Per Month and minimized bad debt.

**Other Responsibilities:**

* **Visit new customer along with Sales Team, perform credit checks & approve Credit Limits for new customer.**
* **Material Deliver Approval through Share Point & SAP system.**
* **Monitoring about LC invoice and supporting documents are submitted to client on time.**
* **Review Ageing Report along with the Sales team, Credit Manager and Division Manager.**
* **Prepare and distribute Provision Report and Provision Forecast Report.**

**Company : TELIMATICS NETWORKING & COMMUNICATIONS UAE, QATAR, KSA & OMAN**

**Product : Complete Range of ELV Solutions (**Security, BMS, Fire, Car Park and Guest Room Management Systems) **& ICT Systems (**Structured Cabling, Data Networks, Telephony, IPTV)

**Designation : Regional Sr. Executive - Credit Control and Revenue**

**Period : October 2010 to March 2015 (4.5 years).**

**Responsibilities:** Payment Application, Revenue Recognition, Balance confirmation, Treasury works.

**Team :** Handling a credit executive and Sales team of 9 along with 200 customers.

**Turnover :** AED 100M PA

**Collection target:** 85% of target achieved, collected around AED 6-7M Per Month and minimized bad debt.

**Other Responsibilities:**

* **Coordinating for Bank guarantee & Advance Payment guarantee.**
* **Monitor WIP and make the necessary requirement to convert WIP into Revenues.**
* **All LPO’s to be checked fully and approved before supply and no supply has to be made if payment is not received after their credit period.**
* **Significantly reduced bad Debt from 2010-2011 and a proven track record in achieving collection targets.**
* **Experience of high volume collections & Monitoring Bad Debts.**
* **Reduce DSO from 210 to 120 days**
* **Introduced Credit Control Policy**

**Company : ZENATH Group of Co’s (ETA ASCON Group)**

**Product : Generator Sales & Hiring**

**Designation : EXECUTIVE-RECEIVABLES MANAGMENT**

**Period : August 2007 to September 2010 (3.1 years)**

**Responsibilities:** Collection Follow up, Invoice submission and Daily Receipt Entry in SAP.

**Team :** Handling Sales team of 5

**Turnover :** AED 24M PA

**Collection target:** 95% of target achieved collected around AED 2M Per Month.

**Company : SKY NET COMMUNICATIONS, KUWAIT**

**Designation : Executive Accounts Receivable and Payable**

**Period : August 2003 to October 2006 (3.2 years)**

**Responsibilities: Set invoices up for payment & Prepare and process accounts payable cheques & wire transfers.**

**Ensure the accurate and timely processing of positive pay transactions.**

**Company : ABN AMRO BANK BANGALORE, INDIA.**

**Designation : Marketing Executive for Credit Cards.**

**Period : From May 2003 to July 2003 (3 months).**

**Responsibilities:** Credit Sales

**Technology Summary:**

* Accounting package: SAP, FOCUS, Tally 6.3
* MS Office: **Good working knowledge in Excel, Power point presentations, MS Word, Microsoft Outlook.**

**Professional Training and Award:**

* Debt Collection & Recovery Techniques Certificate from Dubai Institute of Business Management (April 2009).
* **Award :** Employee Excellence Certificate- in 2012 from Telematics LLC.

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| **Educational Background:** |

* Bachelor of Business Management **(BBM)** from Mangalore University in 2003
* Pursuing **MBA** in Sikkim Manipal University India (1st Sem completed).

**Personal details:**

* **Driving License :** Indian & UAE
* **Civil Status :** Married
* **Languages known :** English, Arabic, Hindi, Malayalam, Tamil, Kannada and Telugu.

**Declaration:**

I hereby declare that the above mentioned information is correct to best of my knowledge.

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