**Muthu.**

**Muthu.342258@2freemail.com**

*A multi-faceted professional with expertise in understanding operational & frontline nature of credit & collections job and prioritizing various tasks & deliverables as required by customers & management, targeting assignments in* ***Credit,******Collection & Recovery and Accounts Receivables*** *with an organisation of repute*

**Profile Summary:**

* Proficiency in **Collection & Recovery, Credit Operations, Accounts Receivables Purchase Operations, Logistics Operations, Vendor Management** and **Team Management**
* Experienced in **analysing current credit data & financial statements** of individuals / firms to determine the degree of risk involved in extending credit
* Generate weekly aging **reports and analyzing** the Customers Outstanding amounts
* **Identify problems, recommend remedies** & ensure timely follow up to resolve the problems & issues
* Effectively **solved** **the disputes** **and discrepancies** in invoices and payments by directly meeting with the client
* Assisting management in providing data for producing **timely reports** relevant to various AR issues
* **Reduced Daily Sales Outstanding (DSO) from 90 days to 60 days** in three months through implementation of a systematic follow-up plan
* **Increased Collections by 25% in three months** by determining credit limits for existing / new clients

**EXPERIENCE**

**ETA ASCON STAR Group of Companies, Dubai – UAE**

**Mar 2011 – Jul 2016**

**Credit & Collections Executive (Accounts Receivables)**

* Managing a portfolio of Account Receivables in efficient and effective manner and accordance with company targets.
* Executing the collection strategy based on the customer profiles and Line of Business.
* Generating Weekly Aging Reports and analyzing the Customers Outstanding amounts.
* Providing accurate Statement of Accounts (SOA) and communicating with the client on current outstanding, overdue situation and collecting the payments as per the agreed terms, thereby impacting the DSO.
* Monitor customer account details, identify and investigate non-payments, delayed payments and other irregularities.
* Receiving all forms of payment by Cash & Cheques and arranging to deposit into the Bank Accounts.
* Coordinating with Finance dept. for the Fund Transfers, Bank Statements, Payment Allocations, etc.
* Liaising with Operation Dept. for all billing queries, issuing Credit notes, Contract details, etc.
* Intimating the Customer Care dept. and the Operation dept. about all services disputes.
* Coordinating with Credit Line management Officer for any delinquent customers.
* Secure payments from assigned delinquent accounts by locating and notifying customers, establish repayment schedules through contacts with customers by telephone, field personnel, or by other means.
* Meeting with the Clients to solve the disputes in invoices and negotiating for the payments related to the discrepancies in the invoices.
* Highlighting early warning signs for potential default and evaluate the Probability of Default (PD) by understanding that the Customer’s behavior will be paramount.
* Projecting the uncollectible receivables/bad debt reserves and communicating to the Credit manager and the CFO.
* Calculating the Bad Debt Reserve to accurately reflect the final potential impact to the Business P&L.
* Updating the Credit Manager about all dispute cases and appropriate actions to be taken.
* Submitting all the delinquent customer files to legal dept. for further action after going through the Collection processes and getting approval/recommendation from the senior management.
* Assisting the Credit Manager during internal and external audit sessions and to ensure Satisfactory Audit Rating in Accounts Receivables.
* Filing all customer correspondences properly for any future references.

**May 2006 to Feb 2011**

**Commercial & Purchase Officer**

* Receive Material Requisition from Stores / Sites and send the Request for Quotation to the approved vendors
* Assessing all-incoming offers for commercial & technical conformity
* Review and evaluate the Quotations received from the suppliers and finalize the vendor with the quality of materials, price, terms of payment and delivery of materials
* Negotiating best technical & commercial offers for tenders & bids as requested / approved by the concerned departments
* Purchasing highest quality merchandise at lowest possible price with good terms
* Supervising logistic team for movement of materials required for site works and ensuring timely delivery of the materials
* Monitoring shipments for the delivery of goods, resolving problems related to undelivered and damaged goods
* Liaising with staff, users & vendors to discuss defective or unacceptable goods / services and determining corrective actions for returned goods
* Preparing, maintaining & reviewing computerized or manual records of items purchased, costs, deliveries, product performance & inventories
* Building & maintaining mutually beneficial & healthy relation between company and potential vendors & contractors
* Evaluating supplier performance and preparing statistical analysis & reports; creating & maintaining detailed approved vendors list based on performance, consistency & service of suppliers
* Updating & maintaining approved vendors / suppliers list for ISO Certification
* Verifying all incoming invoices, certifying and submitting them to accounts department for payment after approval
* Ensured smooth movement of stock/ raw material from the store

**Previous Experience:**

**Mar’97 – Dec’03** Al Ahlia Restaurants Company, Riyadh, Saudi Arabia as **Cashier**

**Apr’94 – Feb’97** Hajara Trading Company, Chennai, India as **Accounts Assistant cum Secretary**

**Education:**

* **B.Com.** (Bachelor of Commerce) in Manonmaniam Sundaranar University, Tamil Nadu, India.

**Certifications:**

* **Negotiation Skills** from Dubai Institute of Business Management, Dubai, UAE in 2011
* **Letters of Credit & Import, Export Documentation** from Dubai Institute of Business Management, Dubai, UAE in 2010
* **Purchasing & Strategic Procurement** from Dubai Institute of Business Management, Dubai, UAE in 2010

**iT Skills:**

* + - **MS Office (Word, Excel & Outlook)**
		- **SAP**

**PERSONAL DETAILS**

Nationality: Indian

Marital Status: Married

**Language Known: Arabic, Hindi, English and Tamil**

**Visa Status: Visit**

**Driving License:** **UAE**