**SU J I T**

E m a i l : **sujit.343281@2freemail.com**

9 YEARS – CREDIT CONTROLLER/SENIOR ANALYST

## Extensive exposure in driving critical assignments across the career with proven success in ensuring optimum results

**P R O F E S S I O N A L S Y N O P S I S**

 An enterprising professional with proven ability in achieving organizational objectives and adherence to industry best practices coupled with an **MBA (Finance)** and **Bachelor of Business Management**

 Proven expertise in chasing outstanding invoices to the company and plays a vital role in the cash-flow of the organisation ensuring credit given to customers is monitored and controlled effectively

###  Adroit in handling the collection of finances and the resolution of account queries, raising sales invoices and issuing

credit notes

 Expertise in analyzing and improving systems and procedures, designing internal control systems and facilitate effective decision-making

 Highly articulate, demonstrating exceptional relationship building, communication, analytical and interpersonal skills

**A R E A S O F E X P E R T I S E I N C L U D E ...**

## Planning & Analysis Credit Control Accounts Receivable

*Cashflow Management Report Generation Bank Reconciliation*

*Team Building and Management Organizational Development Relationship Management*

**PROFESSIONAL CONTOUR**

|  |  |  |
| --- | --- | --- |
| ***Organization*** | ***Designation*** | ***Duration*** |
| Serck Services International, Sharjah | Credit Controller | Jul ’13 – Present |
| ANZ Bank (Australia NewZealand Bank), Bangalore | Senior Analyst | Apr ‘07 – Feb ‘13 |

# As Credit Controller:

 Involved in working with collection target, forecast and debtor days

 Sorting out issue related to outstanding payments and day to day follow up with the customers for payment

 Posting receipt entries on Microsoft Dynamics

 Involved in the arrangement of payment collections

 Monitored the Delivery of material, DO & Invoice submission

 Opening of new account for the customers after performing a proper Credit analysis

 Controlling payment term and credit limit

 Maintaining paper works like Invoice, DO, LPO, Credit notes

 Generation of daily collection report branch wise, salesman wise

 Working on collection forecast and cash flow situation

 Generating bad debt report and highlighting provision situation to the management

 Preparing of monthly ageing reports salesman wise

 Controlling customer account on non-payment

 Accountable for posting voucher entries, accrual entries, payment entries and bank entries

 Providing great role in accounts on part time basis

#### Noteworthy Highlights:

 Awarded Certificate of Excellence for being best performer 4 times in 2007, 2008, 2009 & 2010)

# As Senior Analyst:

 Key role in opening of New Accounts

 Ensure accuracy of information contained in financial reports & their compliance with statutory requirements

 Scrutinizing all C I P (Customer Identification Process) documentation to ensure all existing and new signatories to

accounts has complied with current government legislation

 Inspecting that authorities are held to open accounts or if supplied are compliant and executed correctly as per AML (Anti Money Laundering) procedures & policies

 Ensure that the customers are compliant with current government legislation and AML procedures & policies by performing KYC & Due Diligence procedure

 Deals with DDA, Term Deposit, Trust, Liquidation, Bankruptcy, Statutory accounts

 Deals with online banking products like BPAY, Direct Debit & Internet Banking

 Synchronize with assist internal & external auditors; implement recommendations and implement corrective action wherever required

 Provide timely & Accurate Business Performance Review (BPR) to the Management

**TRAININGS ATTENDED**

 Undergone training in the following areas

* Anti Money Laundering AML/CTF
* Managerial Effectiveness
* Risk Analysis & Risk Management
* Customer Service by CSIA & Personal effectiveness
* Organizational Behaviour

**PROJECTS CONTOUR**

#### Worked for the new project of Commercial Banking Department

**Applications**: Pay plus, Vision+ & Finacle (IB star), HOGAN and CACHE (Mainframe)

**Description**: This project was all about building a new team which is currently dealing with the banking products like FCA (Foreign Currency Account), DDA (Demand deposit account), Term Deposit, Commercial Cards, Internet Banking, Direct Debit and Bills Payable. The aim of this project was to provide the best service to the premium & the Institutional customers.

#### Key Deliverables:

 Develop the team & assisting the project management team in the parallel run of the project

 Spearheading daily update meeting with the counter parts, circulating the minutes of meeting within the team

 Concerned with Documentation of process & training manual

 Formulation of Test Scripts for Assurance team & assisting the project team in Application testings

#### Ranking Model of Mutual Funds, Peak Alpha

**Duration**: May ‘06 – Jun ‘06

#### Key Observations:

 Age and risk appetite are dependent of each other.

 Ranking model based on Sharpe ratio, treynor’s Measure, Overall Performance.

#### Investment Modes in Share market (Dissertation), Indiabulls Securities Ltd Duration: Feb ‘07 - Mar ‘07)

**Key Observations:**

 Analysis of different Modes

**CREDENTIALS**

#### Professional:

 **Master of Business Administration (Finance)** from NIILM School of Business in 2007

#### Academic:

 **Bachelor of Business Management** from CMS College of Science & Commerce in 2004

 **XII** from Chinmaya Vidyalaya in 2001

#### Technical:

 M.S Office

 Internet & Email Applications

**Date of Birth:** 26th June, 1983

**Languages Known:** English, Hindi & Malayalam

**Mailing Address:** Sharjah, AL Ramla, P.O.Box: 27194, UAE **Visa Status:** Permanent Visa

**Driving License:** UAE Driving License (License Number 596220)

**References:** Will be pleased to furnish upon request