

**PRAVIN**

Email: pravin.388150@2freemail.com

**CREDIT ANALYST**

Experienced and Specialized in Credit Management, Sales Support, Service Quality, Collections, Credit Control and Credit Analysis for the last 28 years**.** In addition to my Graduation from Bombay University, I have successfully completed my Diploma studies in Credit Management with the **Chartered Institute of Credit Management, (CICM) UK.**

**Presently studying CMA–USA.**

Dynamic and result-oriented, pro-active, enthusiastic with strong track record of high performance, accomplishing various task and responsibilities assigned. I am self-motivated, strong team player, providing assistance to management in products, policy, service, financial accountability and analyze credit to meet the business objectives. Strong Passion in finance and business process systems.

**AREAS OF EXPERTISE**

* Independent & Excellent communication and negotiation skills.
* Analytical Ability.
* Attention to detail and Accuracy.
* Continuous improvement on Process for Credit and Collection.
* Good judgment of people Management.
* Tactful and have the ability to take decision.
* Timely generating and developing MIS reports.
* Recommended and implemented **AECB** in Credit Policies.



* Teamwork. Zeal to drive a team to achieve The Business Vision and Mission set.
	+ - List for Payment Plan, Police case and Bad debt Was initiated and implemented for every quarter.
	+ Responsible to keep AR Days and Provision movement at the minimum.
		- Mastery of the techniques of Credit Management.

**AWARDS**

During the vast experience, received many accolades and recognition such as

**“EMPLOYEE OF THE YEAR AWARD”**

**PROFESSIONAL EXPERIENCE**

**September 6, 2012 till date**

**HERTZ - AL FUTTAIM SONS, DUBAI, UAE**

**Credit Analyst**

* Responsible for Customer’s documentations as per the Company’s Policy & System Checks.
* Responsible for financial documents and Customer’s fact sheet.
* Assessing Risks and Credibility of the Prospective Company with the references provided.
* Review Credit application forms of Customers and set Credit limits and evaluate Credit risks.
* Responsible for Credit Management, keeping in view the Company’s Policy and Objectives especially AR Days and Provision Movement at the minimum.
* Monitoring the Credit limit, Credit granting and updating process improvement.
* MIS / Reports, Daily, Weekly, Monthly & Annually.
* Analyze ageing and deactivate debtors in the system on monthly basis.
* Maintaining list of inactive accounts and propose Payment Plan, Police case and Bad Debts to the finance manager and sales Manager every quarter.
* Set monthly targets for the Team.
* Onboarding training to new recruits and assistance given to the team on daily basis to conduct their task, which includes soft skills for customer visits and telephone collections.
* Collection of Overdue Account Debts.
* Follow up on outstanding payments and email or fax statement of accounts to the respective clients on regular basis.
* Monitoring deposits of cash / cheque in the Bank on day-to-day basis.
* Relevant entries of Cash, Cheque and Bank transfer receipts in Car-pro on day to day basis.
* Maintenance of sales ledger, providing ageing report weekly/monthly basis to the sales manager.
* Organizing and conducting Monthly Review meetings with the sales team.
* Address problem areas regarding discrepancies and focus on problem shooting. Direct interaction with the Client and if need, arrange and execute Personal visits together with the sales manager.
* Responsible for Crisis Management in due co-ordination with the Management.
* Maintain a skillful relationship with the Sales team.
* Develop and implement standard operating process for the company A/R.
* Co-ordination with Internal & External Customers.

**May 2009 to September 6, 2012**

**HERTZ - AL FUTTAIM SONS, DUBAI, UAE**

**Credit Controller**

* Set monthly Targets for the Team.
* Collection of Overdue Account Debts.
* Follow up on outstanding payments and email or fax statement of accounts to the respective clients on regular basis.
* Keeping accurate account of Cash and Cheque receivables and monitoring deposits of Cash/Cheque in the Bank on day-to-day basis.
* Relevant entries of Cash, Cheque and Bank transfer receipts in Car-pro on day to day basis and Bank reconciliation.
* Providing monthly ledger to the Credit Manager.
* Providing ageing report weekly/monthly basis to the Business development managers pertaining to their accounts.
* MIS / Reports, Weekly, Monthly & Annually.
* Monitoring the credit limit and updating process.
* Direct interaction with the Client and if need be arrange and execute Personal visits.
* Responsible for Crisis Management in due co-ordination with the Management.
* Quality Assurance & Training.
* Maintain an accurate and up to date customer database
* Maintain a skillful relationship with the Sales team.
* Co-ordination with Internal & External Customers.

**December’2004 to May’2009**

**HERTZ - AL FUTTAIM SONS, DUBAI, UAE**

**Collection Administrator**

* Collection of Overdue Account Debts.
* Ensure dispatch of Sales Invoices with necessary supports within the 5th of every month’
* Follow up on outstanding payments and email or fax statement of accounts to the respective clients on regular basis.
* Keeping accurate account of Cash and Cheque receivables and monitoring deposits of Cash/Cheque in the Bank on day-to-day basis.
* Relevant entries of Cash, Cheque and Bank transfer receipts in Car-pro on day to day basis and Bank reconciliation.
* Providing ageing report weekly/monthly basis to the Business development managers pertaining to their accounts.
* MIS / Reports, Weekly, Monthly & Annually.
* Customer visits.
* Responsible for Crisis Management in due co-ordination with the Management.
* Maintain an accurate and up to date customer database
* Maintain a skillful relationship with the Sales team.
* Co-ordination with Internal & External Customers.

**April’2000 to Feb’04**

**PLASTICA INDUSTRIES LLC**

**Accounts Officer**

* Ensure dispatch of Sales Invoices with necessary supports within the 5th of every month’
* Posting entries of cash, cheques, and bank transfer receipts in the system.
* Follow up on outstanding payments and email or fax statement of accounts to the respective clients on regular basis.
* Keeping accurate account of cash and cheque receivables and monitoring deposits of cash / cheque in the Bank on day-to-day basis.
* Maintained an accurate and up to date customer database.
* MIS / Reports, Weekly, Monthly & Annually.
* Maintained a skillful relationship with the sales team.
* Control/Distribution/Inventory of Printing &Stationary.

**April’98 to Feb’00**

***FALCON PRINTING ARTS***

**Manager**

* Managed Account Receivables /Payables, Petty Cash, Ledger.
* Ensure total upkeep of the Office / factory Premises.
* Supervision and Instructions on Printing, Graphics, Animation.
* Purchase, Maintenance of Office Equipments/Furniture/Fixtures/Plant / Machinery & Raw materials
* Maintaining Diary, appointments & Schedules.
* Negotiation and finalization of Orders.
* Coordination with Staff and Production.
* Control of Dispatch and distribution.

**Oct’95 to April’98**

**FULFORD INDIA LIMITED**

**Manager Administration**

* Managed Petty cash, Bills Payable, Vouchers.
* Short-listing, Interviews & recruitment of Skilled & Unskilled Labour, Staff.
* Liaising with Government officials/licenses/various Services.
* Identify and Hire Security to ensure total safety of the office premises & factory.
* Maintenance of Office Equipments/furniture/fixtures/plant & machinery.
* Identify and Hire Housekeeping agency to ensure, total upkeep of the office/factory premises
* Supervise travel & tours arrangement such as Reservations, Itinerary, Visas, Ticketing, hotel & Car Bookings
* Supervision & Distribution of Printing and Stationary to Staff, Branches and outbound locations.

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|  | **PRIOR PROFESSIONAL EXPERIENCE** |  |
| **COMPANY** | **LAST DESIGNATION** | **REPORTING LINE** | **DURATION** |
| Shaw Wallace & Co. | Asst. Admin Manager | Administration Manager | July'94 - Oct'95 |
| CMS Computers Limited | Sr. Admin Officer | Administration Manager | April'92 - June'94 |
| Essar Projects Limited | Administration Officer | Administration Manager | April'91 - April'92 |
| Kotak & Company | Asst. Admin Officer | Administration Manager | Feb'90 - April'91 |
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**EDUCATIONAL QUALIFICATIONS**

Bachelor in Commerce through Bombay University (1989), specializing in Financial Accountancy & Auditing.



**PROFESSIONAL DEVELOPMENT & TRAINING PROGRAMS**

* **Diploma in Credit Management with the Chartered Institute of Credit Management, UK (CICM).**
* CICM, UK, Level 3 certificate in Credit Management.
* Diploma in Travel and Tourism from IITC - Bombay.
* Diploma in Basic Arabic Language.
* Diploma in Computer Accountancy.
* Computer Literate: Word, Excel, Power point, Tally, and Carpro.
* **Proficiency in MS Office Suite Specialized in Excel.**



**PERSONAL DETAILS**

* Married
* Roman Catholic
* Valid U.A.E. Driving License



**MEMBERSHIP**

* Presently I am an active member of the “Chartered Institute of Credit Management”, UK.
* Member of IMA – USA.
* Life time member of The Catholic Gymkhana Ltd, Mumbai.



**INTERESTS**

* MUSIC: Listening and playing Keyboards.
* TRAVELLING:

**PRAVIN**