



SHIJO THOMAS

MOB: [0558186141](tel:0558186141), Dubai E-mail: shiothomas82@gmail.com , Total-12 Plus years of work experience in UAE

Career Objective:

To prove my competence in the field of Credit Control by using my abilities and to acquire a position where I can work towards the fulfillment of organization goals.

Core Values include:

- | | | |
|--|------------------------------------|---------------------------------------|
| ✓ <i>Client Management</i> | ✓ <i>LC Documentation</i> | ✓ <i>Payment follow ups</i> |
| ✓ <i>Debtors insurance management</i> | ✓ <i>Efficient & effective</i> | ✓ <i>Report Making</i> |
| ✓ <i>Understand the needs of customers & stake holders</i> | ✓ <i>Honor Commitments</i> | ✓ <i>All credit control Functions</i> |

Work Experiences:

SENIOR CREDIT CONTROLLER - MAY 2018 to PRESENT
Company - AL RASHIDEEN TRADING TOBACCO & CONSUMER PRODUCTS

Responsibilities:

- ✓ Supervising the duties of the credit department staffs (07 in DXB Office & 01 in AUH) and interacting with the various departments of the Company for the smooth functioning of the Credit Department.
- ✓ Corresponding with the Credit Customers on various issues and follow ups
- ✓ Scrutiny and checking of FMCG / Tobacco Div. monthly Salesmen incentives reports for Finance Manager's final approval & disbursement
- ✓ Scrutiny and processing of all the Credit Applications received at the Credit Department after necessary consultations and enquiries at various levels. Forwarding these applications to FM with the Credit Department observations and recommendations for final approval.
- ✓ Discussions & briefing with the Sales Supervisors about the very sensitive customer accounts of their areas which might require their immediate attention
- ✓ Age Analysis review of both divisions (FMCG / Tobacco) regularly and make necessary arrangements for the collection of any defaulted and overdue payments
- ✓ Tax Invoices / Goods Returns posting for Tobacco & Consumer Divisions
- ✓ Interacting with Head of Sales and Supervisors on issues related to Key Customers reconciliation issues and balance confirmations
- ✓ Monitoring of sensitive customer accounts regularly which needs a close watch to ensure the collections within the credit terms
- ✓ Fixing the monthly expected collection report / Weekly collection review discussions with Sales supervisors
- ✓ Coordinate with Operation/ Legal department for disputed clients status
- ✓ Periodically review of Credit Customer files and update the documents
- ✓ Monitor Invoice movements & Collections by Bill collector
- ✓ Coordinate with Finance Depart. for month end – Collection & Closing Activities

Credit Controller NOV 2016 to MARCH 2018

Company - EMIRATES NATIONAL GROUP -AUH

Responsibilities:

- ✓ Reporting to DM- Operations for day to day Credit Activities.
- ✓ New Credit Applications Review & Client Visit (New A/c)
- ✓ Monthly collection Targets fixing, Debtors Payment Follow-ups
- ✓ Salesmen wise monthly collection Target fixing
- ✓ Preparation and analysis weekly and monthly collection reports
- ✓ Ageing Reports review and disputed a/c visit for payment recovery
- ✓ Coordinate with operations / Sales Department for the Vehicle lease agreement contract.
- ✓ Documentation of Lease contracts
- ✓ Coordinate with A/c's for month end – Collection Closing Activities
- ✓ Monitoring Excess mileage and advice to billing department for charging the amount
- ✓ Monthly MIS Reports & Collection targets Reports
- ✓ Coordinate with Operation/ Legal department for pull back the Vehicle from disputed clients
- ✓ New Credit Customer A/c Opening in system
- ✓ Debtors a/c Reconciliation, Sending SOA to debtors
- ✓ Coordinate with Front office Staffs for the walk in clients Sales / Payment status.
- ✓ Analyze Ageing Report, Posting payments (Chqs / Bank Transfer)
- ✓ Monitoring Credit Card payments charged on timely basis
- ✓ Allocation of payments against Invoices & Balance Confirmation for Auditing (Mid Term / Yearly)
- ✓ Monitor Recovery staffs for monthly Invoices movements & distribution
- ✓ Periodically review customer files for documents updating
- ✓ Monitor active accounts and take necessary actions to prevent bad debt losses.
- ✓ Review and process all new credit applications on a timely manner
- ✓ Monitor Bounced cheque and follow up for the payments

SENIOR CREDIT CONTROLLER AUG 2014 to SEP 2016

Company- KHALEEJ TIMES (Galadari Printing & Publishing)

Responsibilities:

- ✓ Coordinate with CCM for day to day Credit operational Activities.
- ✓ Month End - Closing Activities – Passing JV's on Prompt Payment Discount, AVR Adjustments.
- ✓ AR Processing & AR analysis & Monthly Collection forecast Preparation.
- ✓ Monthly MIS Reports & Collection targets Reports.
- ✓ New Credit Customer A/c Opening in Master
- ✓ Debtors Reconciliation, Debtors Payment Follow-up,
- ✓ Credit Applications Review & Client Visit (New A/c)
- ✓ Maintain Weekly & Monthly Collection Reports for management
- ✓ Analyze Monthly Ageing Report, Posting payments (Cheque / Bank Transfer)
- ✓ Allocation of Invoices & Arrange balance Confirmations for Auditing.
- ✓ Monitor Invoice movements & distribution by Recovery Assist.
- ✓ Review individual or commercial customer files
- ✓ Monitoring and evaluating active accounts to reduce or prevent bad debt losses.
- ✓ Ensure all credit applications are processed on a timely manner
- ✓ Approve Printing Orders with in the limit and approved credit policy
- ✓ Conduct Client visit as and when required.(Dispute issues)
- ✓ Monitor Bounced cheque and follow up for the payments.
- ✓ Preparation of Sales supervisor's commission based on collection target.

CREDIT CONTROL OFFICER SEP 2008- JULY 2014
Company- AL DANUBE BUILDING MATERIAL FZCO (JAFZA)

Responsibilities:

- ✓ Reporting to Group Credit Control Manager
- ✓ Approve Sales Orders(SO) based on credit limit and company policy
- ✓ Debtors Reconciliation, Debtors Payment Follow-up,
- ✓ Credit Applications Updates, Client Visit (Dispute Issue),
- ✓ Handling LC Documentation.
- ✓ Prepare Weekly & Monthly Collection report for management
- ✓ Analyze Monthly Ageing Report, Posting payments (Cheque / Bank Transfer)
- ✓ Allocation of Invoices & Balance Confirmation follow ups for Auditing
- ✓ Credit Sales Orders review and approvals for all branches within UAE / Overseas
- ✓ Documentation of Invoices acknowledge copies & statement of outstanding & Letters
- ✓ Dealing with At radius (Insurance Brokers) for Debtors insurance
- ✓ Performs other duties as assigned by the head of the dept.
- ✓ Review all the credit accounts & customer files periodically and update the documents
- ✓ Monitoring active accounts to reduce bad debt losses
- ✓ Ensure all credit applications are processed on a timely manner based on company policy
- ✓ Verify and validate applicant's data/documents (Credit Applications) provided
- ✓ Conduct field visit as and when required.(New client visit / Dispute issues)
- ✓ Monthly collection Projection Reports (Resp. Branches)
- ✓ Preparation of Sales Commission.

RECEIVABLE ACCOUNTANT OCT 2007- JULY-2008
Company- DBMSC STEEL FZCO (JAFZA)

Assist. AUDITOR DEC 2005-JUNE-2007
Company- PHILIP CHERIAN ASSOCIATES, BANGALORE

Education:

- ✓ Bachelors of Commerce **(B.Com)** Kerala University, India- 2003

Computer Proficiency:

- ✓ ERP Package-Oracle (Orion) / SAP FICO MODULE
- ✓ Packages: MS Office (MS word, Excel, PowerPoint, Outlook)

Personal Details:

- ✓ D.O.B : 22 /08/1982
- ✓ Gender :Male
- ✓ Marital Status : Married
- ✓ Nationality : Indian
- ✓ Visa Status :Employment Visa, notice period 1 Month
- ✓ Passport No. : M4031692 / Date of expiry : 06/12/2024
- ✓ U.A.E License #:1520785
- ✓ Languages known- English, Hindi, Malayalam

Achievements:

- ✓ **NCC 'C' Certificate holder (INDIAN ARMY)**
- ✓ Represented **STATE** for **Republic Day Parade** in **Delhi** in 2002/2003.
- ✓ Represented College for **UNIVERSITY POWER LIFTING CHAMPIONSHIP** in the year 2002/2003

Declaration:

I hereby declare that the information provided is true to the best of my knowledge.

SHIJO THOMAS
DUBAI, UAE