

# Suraj Maske

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📍: KoparKhairane, Navi Mumbai (India)

## MANAGER

### Credit Control & Commercial

Location Preference: Mumbai / Any Where in India

*Highly Creative Accounts Receivable Executive with more than 9 years in accounting and finance, Results-oriented and solution focused professional.*

## PROFILE SUMMARY

**9 years** of experience in:

Credit Control

Accounts Receivables

Commercial

Finance

Legal

E-Commerce

- Skilled in managing all potential sales opportunities including distribution strategies, reseller agreements and product segmentation with Sales Team for controlling Credit Risks by reducing DSO,
- Experienced at **ageing analysis of the receivables** to understand the debtor's pattern and recommend decisions to Management.
- Possess exceptional negotiation & relationship building skills with personal rapport and human touch.
- Experienced in managing **team of 7-8 people**.

## AREAS OF EXPERTISE

### Credit Risk Management:-

- Sales Order Release, Credit Checks (Static & Dynamic).
- Ensure billing to all partners ensuring the credit norms considering the outstanding, credit limits.
- Order Validation and Clearance, fixation of credit limits
- Co-ordinate with Sales team and despatch team to get invoices prepared as per delivered quantity and maintaining up-to-date billing system
- Keeping tab on Credit Limits as per Payment Terms.
- Follow up on, Collect and allocate payments details to Accounts Department.

### Credit Review:-

- Quarterly Review of Credit Limits and enhancement
- Trend Analysis – Customer Billing and Payments, Market News
- Evaluation of Credit Limit – Customers (including EPC Contractors)
- Commercial Evaluation of Customers – Open/Secured (LC's & BG's) and recommending commercial decisions.
- Quarterly visit to Regions and Customer Visit along with Sales Team.

### Trade Credit Insurance:-

- Examining the financials of the Customers for proposing and recommending Credit Limits
- Liaisoning with Insurance Agent

### Balance Confirmation: -

- Quarterly balance confirmation with all Customers & Distributors.
- Preparation and Co-ordination with Statutory & Internal Auditors for Debtors Ageing, Advance from Customer Listing, Overdue Analysis

### Reconciliations: -

- Direct & Distributors accounts
- E-commerce accounts (Amazon/Flipkart/Cloudtail and others)
- Franchise accounts

### Credit Notes/Debit Notes: -

- Calculation of Monthly Incentives Schemes, Distributors Discounts, Price Variances, Annual TOD, Cash Discounts
- Ensure timely settlement of commissions/ claims in line with the consent Sales Head/ Business head.
- Issuance of Debit Notes/Credit Notes.
- Claims settlements

**System Management:-**

- Creation of Customer Masters, Consignee Codes, GST
- Customer Dunning,
- Support function & preparing master data for SAP HANA testing.
- Scheme/Claims Settlements

**MIS Reports: -**

- Weekly collection plan
- Monthly Projection Report
- Customer Order wise Profitability Analysis along with Overdues
- Projection Vs. Actual Collection Summary
- Shortfall Reports sales manager/ region / category wise
- Purchase Order and Sales Order wise Outstanding summary for quarterly review
- Periodic review and Recommendation of Write-offs and provision for Bad and Doubtful Debts
- Claims /Schemes settlement reports
- EMD Ageing & LD (Liquidated Damages Analysis) of Key Government Customers
- Key Accounts Reconciliation – (Top Cream Customers)
- DSO Analysis (Comparison with Peers)
- **MIS for:-** Expired BG and Retention payments along with their Reconciliations
- Sector wise Business Analysis & Top 10/20 Debtors/Customers trend sales
- Supporting sales team on timely basis by providing required MIS Reports (Outstanding Ledgers/Retention Ledgers etc.)
- Ageing Analysis across all verticals of (SBU) Strategic Business Units along with Competitor Analysis

**Customer Support/Business Control :-**

- Customer visits for reconciliation of books for getting balance confirmation including closure of all discrepancies with NOC.
- Monitoring customer account details for non-payments, delayed payments and other irregularities and addressed them in resolving manner.
- Maintaining Internal Controls for making awareness on timely improvement in collections among Sales teams
- MIS for post-dated cheques and its follow with the Sales team.
- Timely Review for write-offs to reduce Customer Line Items.
- Develop a recovery system and initiate collection efforts
- Assist with month-end closing with Accounts Department.
- Prepares financial reports by collecting, analyzing, and summarizing account information and trends.
- Verifying accounts by reconciling statements and transactions and follow up for un-identified payments and their payment Advices
- Maintaining daily record of payment receipts
- Contract Closure for big orders (worth > 1 crs)
- Follow up for Pending C Forms, PBG, E- 1, & EMDs.
- Bank Reconciliation as per account statement and received payments (chq deposits)
- Preparing Monthly forecast of Payment Collection
- High sea sale, SICOI transactions
- Communicate with customers via phone, email, mail or personally
- Support Legal team on attending court hearing on cases filled related o/s.
- Ensure Smooth transaction in LC cases.
- LC Documentation Domestic / Exports.
- Assign LC / Document submission schedule to juniors.
- Attending/ resolve all discrepancies in case of LC customers.

**Value Addition:-**

- Aid in decision making by recommending customers for switchover from Open to LC's & BG's
- Smooth co-ordination with logistics team to avoid LD

**Skills:-**

- Credit Control – Customer Accounts
- Weekly/Monthly Collection Forecast
- Customer Relation
- Accounts Reconciliation
- Expertise in invoice and payment transactions

- Advance Computer proficiency
- Superior Attention to Details
- Strong in MS office ,Excel and PowerPoint
- High Sea Sales, SICOI transactions
- LC Documentations Domestic/Exports.
- Legal Documentations

## EMPLOYMENT DETAILS

**Since Apr'19: ME N MOMS PVT LTD. Mumbai, as Manager – Credit Control**

**Nov'16 – Apr'19: APAR INDUSTRIES LTD. Mumbai, as Asst.Manager – Credit Control**

**Oct'15 - Nov'16: PHILIPS LIGHTING INDIA LTD. – Andheri, Mumbai, Executive – Finance (on roll of fiducia)**

**Jun'14 – Oct'15: SAITECH INSTRUMENTS PVT.LTD, Navi Mumabai, as Executive – Commercial**

**Dec'12 – Jun'14: AIMIL LTD. - Vashi, Navi Mumbai as Jr.Executive – Systems**

**July'10-Dec'12: RMC Readymix (India) (A division of Prism Cement Ltd)-Ghatkopar, Mumbai as Officer - Commercial**

## CERTIFICATION

- **Diploma in Computer Hardware & Networking**

## EDUCATION

- **B.Com. (Financial Accounting, Economics & Audit)** from Dr. Babasaheb Ambedkar Marathwada University (2009)

## IT SKILLS

- Insightful knowledge of:
  - SAP (FI, MM & SD)-Currently using
  - MS Office (Word, Excel & PowerPoint), Windows & Internet Applications
  - Logic

## PERSONAL DETAILS

Date of Birth: 14<sup>th</sup> December 1987

Permanent Address: Room No.301, 3rd Floor , Shanti Shree Ganesh Building, Behind Saibaba Mandir, Sector – 19, Koparkhairane, Navi Mumbai- 400 709.

Language Known: English, Hindi, Marathi

Nationality: Indian

Marital Status: Married

No. of Dependents: 4 (Parents, Wife & Daughter)