**Rashmi H G**

#59/2, BR Residency,

Flat#101,2nd Floor,

7th Cross, Reliable Layout,

Harlur Main Road, HSR Extension

Bangalore- 560102

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**OBJECTIVE : -**

Quest to work in a challenging environment and to pursue a growth-oriented career with a progressive company that provides a scope to apply my knowledge and skills that would help me to contribute my best to the organization.

**Total Years of Work Experience:**  11.5 Years in Financial Shared service. Credit Analysis Team, Cash application, Account Receivables, Order Management, Supply Chain, Credit Memo Rebill, Insurance, Stakeholder Management, Team Handling, Migration, Project Management.

**Onsite Visit: -**

**Cargill Business Services:**

**Visited Japan for Process Transition In 2015**: The main purpose of the visit was Credit Process Migration and Worked with Financial Risk Management Team and also migrated the end-to-end process.

**Moody’s:**

**Visited Hongkong for Process Transition In 2014.** The main purpose of the visit was to have a close and deep understanding of the process on a higher level. Met the entire client strategy team and worked along with them.

**Work Experience:**

**Current Working Company: Cargill Business Services**

**Designation: Process Specialist**

**Process: Credit Analysis (CTC Team) (Financial shared service)**

**Duration: 07-Sep-15 to till date**

**Job Profile: -**

* Researching and evaluating customer & supplier creditworthiness. Approving or rejecting the credit requests, based on credibility and potential revenues and losses. Having Quantitative and Qualitive analysis with the most updated financial statement or any other material to explain financial status.
* Risk Mitigation process from Third Party.
* Having an authority in granting the credit limit to customers and suppliers. (Approve or reject business application).
* Follow-up with Commercial team, Collection Team, accounting team & cash Application team in terms of business & transactions details and report the details on daily basis & present Infront of top Management on the action plan on daily, weekly & Monthly basis.
* Monitoring the credit application on daily basis & Monthly basis to meet the business needs.
* Stakeholders Engagement call Monthly & Quarterly.
* Approving the credit limit as per global policies & procedures & set the approved credit limit like AR, OSC, OPC, MTM, Advance & Tonnage along with that also update payment term and contract period into system. Also sending or uploading the approved decision notice to respective teams to go ahead with further business process.
* Manage & Monitor Reports: Past due & overdue report, over limit monitoring Report, Contract monitoring Report, Backlog Monitoring Report, Credit limit Renewal Report, Purchasing Credit Report for Overseas & Domestic, Customer Exposure Report, Sales report to Coface, Cost allocation Report & other Adhoc reports as per requirement & same as been reported to respective teams & management.
* Proficient at observing, analyzing and evaluating financial information and Well-rounded experience with managing Credit.
* Invoice generation for credit report expenses.
* Interaction with stakeholders & closely worked with AR, collections, Cash-apps, credit team Follow ups with Commercial teams & other accounting teams in terms of business and to ensure smooth functioning of the process with specific to KPIs in accordance with agreed SLAs.
* Coordinating with Commercial team, Collection Team, accounting team & cash Application team in terms of day-to-day necessary process.
* Implemented RCA & brought continuous Improvement into process.

**Prior to Cargill Business Services:**

**Company Name: Moody’s:**

**Designation: Associate Vice President (Japanese Resource)**

**Department: Equities (Client Strategy Team)**

**Duration: 04-Sep-2014 to 04-Sep-2015**

**Job Profile: -**

* Capturing the votes/Ranks for the Clients Analyst and the company Rank in the Equity Desktop.
* Preparing dashboards and MIS reports to clients on daily/weekly and Monthly basis.
* Update and maintain the details related to Research, Sales and Trader.
* Documentation of process documents.
* Maintaining reports in Business objects on regular basis.
* Trained the team members regarding the process.
* Worked on tools like Equity Desktop like Client Attributes, Revenue tool, Action tools, Client hierarchy and other external client tools.

* Interactions with Japan and Non -Japan sales team (APAC).

**CompanyName: ORACLE INDIA PVT LTD.**

**Duration: 17-Feb-2011 to 3-Sep-2014**

**Job Role: Senior Analyst (Japanese Resource)**

**Job Description: Finance and Accounting Support**

**Job Profile: -**

* User Level Experience in Oracle E-Business Suite {**R11i** (11.5.10)} & **R12**, Like Installed Base (IB), Service Contracts (OKS), Teleservice, CRMOD Appplication (Customer Relationship Management On Demand).
* Additional knowledge in module like Order Management, Accounts receivable, Credit Memo Re bill (CMRB) & RMA.
* Interaction with OEM Partner, VAR Partner, VAD Partner, Customer and the sales team in Japan.
* Authoring the contract in case of LNC (Legal Name Change), Data Correction and Licenses assignment issues (In case of Acquisition, Merger)
* Have major role in creating support, Product configuration, terminating support and helping the renewal team to renew the contracts by using service contracts application as well, booked non-revenue order by using Order management application.
* Worked on Supply Chain Management (SCM**)**

**Company Name: Suwega Technologies (Worked as a Contractar for Oracle India PVT LTD.)**

**Duration: 26-Oct-2010 to 16-Feb-2011**

**Job Role: Analyst (Japanese Language Resources)**

**Job Description: Finance and Accounting Support**

**SKILLS: -**

* Researching and evaluating clients' creditworthiness.
* Excellent communication & presentation skills.
* Having Clarity of thought and vision & bring solutions to table.
* Highly driven, energetic, flexible, resourceful, ability to multitask, creative thinker, develops new concepts and solutions.
* Self-starter & Ability to manage multiple tasks at same point of time.

**TECHNICAL SKILLS: -**

* MS Word.
* MS Excel.
* MS PowerPoint.
* Outlook, Mozilla thunder bird, Netscape, Skype & Teams meeting etc
* Business objects
* JDE & Lotus Notes

**PROFESSIONAL SKILLS & ACHIVEMENTS: -**

* Migrated End to End process & Standardized the process also succeeded in managing multiple critical projects. Simultaneously enjoyed working in a fast-paced environment often with tight timelines also Prepared SOPs on the process.
* Having extensive experience in Stakeholder Engagement, Project Handling & good communication skills collaborating with stakeholders at all levels.
* Stakeholders Engagement call Monthly & Quarterly.
* Video calls with stakeholders in terms of business & process.
* Trained internal team members and shared knowledge related to process which has been gained at the time of process migration and formed credit team.
* Handling the team and ensured all the activities are processed timely in accordance with company policies. Prepared Monthly and quarterly reports for the Management.
* Team Player, analytical, and reporting skills also Self-motivated and deadline driven with the ability to self-manage.
* Having Strong project/time management and organizational skills.
* Completed Lean, Six Sigma training and Implemented RCA.
* **Maintained no bad debt.**
* Nominated and received the monthly recognition award at the Japan Finance Town-hall in year 2020 & Nominated for Global Break through award from business unit in the year 2018. Also received other Appreciation emails.

**PROJECT WORK: -**

Customer Relationship Management (CRM)

**Japanese Language: -** Intermediate Japanese and Advanced Japanese, Business Japanese

Preparing for JLPT N2.

**EDUCATIONAL QUALIFICATIONS: -**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No** | **Particulars** | **Year of Passing** | **University / Board** | **Percentage** |
| 1 | BBM | April 2007 | Mangalore University | SecondClass |
| 2 | 2nd PUC | May 2004 | Govt.of Karnataka | FirstClass |
| 3 | SSLC | March 2002 | Govt.of Karnataka | First Class |

**JAPANESE QUALIFICATION: -**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No** | **Particulars** | **Year of Passing** | **University/Board** | **Percentage** |
| 1 | Post Graduate Diploma In Japanese  Managment. | Jun 2010 | Bangalore University | 70% |

**PERSONAL INFORMATION: -**

**Date of Birth :** 24-July-1985

**Father’s Name :** Mr. H B Gopal

**Mother’s Name :** Mrs. Yeshoda

**Permanent Address :** Door#34, 5th Main, Subhash Nagar, Mysore-570007,

Karnataka State.

**Language Known :** English, Hindi, Kannada, Japanese.

**Marital Status :** Married.

**Hobbies :** Listening to music, Gardening.

**DECLARATION: -**

I hereby declare that the above information’s are correct and true to the best of my knowledge and belief.

Rashmi