



Muhammad Junaid Khan

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Indenting & Credit Control Specialist

Profile Summary

With more than 15+ years Financial Operations experience in some of the most prestigious National & International companies including an **Oil Marketing Company**, I am currently perched at a **Senior Level position** in Finance & Accounts and currently looking after the credit control (Debtors) function. Extensive experience of large-scale customer relationship and financial operations, controlling, monitoring and business continuity planning and projections.

I am a professionally qualified Member and Associated Financial Accountant (**MIPA-AFA**)-Australia, **PGD** (ICPAP) and **MBA** with strong business and finance skills with an inherent ability to lead large teams, execute and look after multiple projects. Dynamic, detailed, and results-centric leader with demonstrated record of maximizing productivity whilst controlling and monitoring of policies and thresholds. Innovative, analytical, and big-picture thinker, reputable for designing and implementing strategies and blueprints that drive process efficiency improvements. Creative, confident, and effective problem solver. Exceptional communicator, with expertise in international and cross-cultural communications and business relations.

Skills & Vocational Strengths

Strategic Financial Planning | Credit & Collections | Business Finance Operations | Audit & Compliance KPI & SLA Management | Business Performance Management | Cost Reduction | Standard Procedures & Systems | Financial Systems & Modules | Analytical & Numerical Skills | Project Evaluation and feasibility | ERP | MS Office Applications | Leadership Skills | Team Management | Communications | Training & Mentoring | Ms. Excel (Vlookup, Macros) | Stores and Inventories management | Asian Languages/Urdu/Hindi/Punjabi/Arabic |.

Academics & Professional Credentials

- **(MIPA-AFA)**-Member of Institute of Public Accountants and Associate Financial Accountant - (Australia)-2018
- **PGD (PA)** – Institute of Certified Public Accountants of Pakistan-2018
- **ACFMA**- Society of Accounting Education, Pakistan (Regional Director)-2017
- **Certificate in Practical Accounting** – Institute of Business Development, Karachi-2003
- **MBA**–(Banking & Finance) - Allama Iqbal Open University, Islamabad-2007
- **B.Com:** University of Karachi – 2003 – University of Karachi.

Career Snapshot

Positions	Organization	Tenure
- Sr. Executive Indenting & Credit Control-4(ii)	Attock Petroleum Ltd	Sep'11 – Present
- Sr. Executive Indenting & Credit Control– 4(i)	Attock Petroleum Ltd	Jan'09 – Aug'11
- Asst. Manager Br. Accounts & Warehouse	DWP Technologies (Pvt) Ltd	Aug'07 – May'08
- Deputy Manager Finance	Dadabhoy Cement Industries Ltd.	Jan'05 – Jul'07
- Senior Officer Ops. (Billing & Collection)	Allianz EFU Health Insurance Ltd.	Oct'03 – Dec'04
- Asst. Manager Credit (health Insurance Div.)	Jubilee Insurance Ltd.	Mar'02 – Sep'03

Employment Profile

➤ Attock Petroleum Limited: Jan'09 – Present

Responsible to ensure effective implementation of reporting, analysis and policies in the context of benchmarks set by the company. Controlling receivables, Perform in-depth study and build strong concepts of key performance indicator and its analysis, preparation of various reports including receivables.

Key Achievements:

- Systemization of trade debts aging preparation (Minimize the time from 4 days to ½ day) by applying techniques.
- Successfully implemented the online payments system by liaising the onboard banks.

Present Detail Job Description

Reporting

- Trade debts aging along with segmentations with reference to the customer's credit terms and category on monthly basis.
- Presentation (Briefing) on aging of trade debts and other receivables on monthly basis.
- Trade Debts (an integral part of the notes to the accounts) and customer's payable balances comparison schedules on half year closing and yearly closing for statutory auditors.
- Trade Debts aging for board of directors (BOD) along with its summaries of long outstanding with segregation of secured (collaterals i.e. Bank Guarantees and Letter of Credits) and unsecured credits (Corporate Guarantees, Post Dated Cheques and Purchase Orders etc.).
- Credit Report of Furnace Fuel Oil (Secured and unsecured) on Bi-Monthly basis along with its commentary for management review.
- Review of Collection of receipts on daily basis and sent to management for their decisions for managing payables.
- Supervision and review of Consolidated Product Upliftment Report on daily basis and forward it to management for their information and decisions.
- Calculation of Financial charges as per industrial practices and get these financial charges recorded in customer ledger to make it recovery and update the financial charges summary report on quarterly basis.
- Coordination with Payable Section for resolution of shortages issues of various customers as and when required.
- Reconciliation of closing balances of Atlas Power Limited and Attock Petroleum Limited on monthly basis exhibits closing balances along with balance on road (Product dispatched but not received at customer end/In transit), shortages either verified or unverified stating debit notes received from customer or not along with payment instrument detail which was not cleared due to bank holiday if incase.

Liaison with Financial Institutions

- Maintain control sheets of supplies against Letter of Credit, review the terms and clauses of Letter of Credit and its amendments if required, follow-up with onboard banks to negotiate with applicant's banks if any delay in payment or discrepancy marked. Documentation submissions to onboard banks to forward it to applicant's bank through Bills of Exchange for releasing payments on time.
- Being a focal person to coordinate with banks for day to day issues, discuss the issues with dedicated relationship managers for payment not shown cases, printed stationary, LC related problems and branch designations for online payments.
- Review of Profit and its calculation to check whether it is appropriate and according to the profits shown in bank statement of onboard banks.
- Review of bank reconciliations of various banks and coordinate with treasury department for reversal of bank charges which are undue or mistakenly charged by onboard banks or any other discrepancy in bank statement i.e. reversal of any amount detail of payments paid through ATM.

Coordination and Minutes of the meetings

- Quarterly meeting with Commercial Fuels Section for different issues pertaining to credit customers and take the minutes of the meeting and distribute among the participants and take their feed back as well.

Orientation and training to juniors

- Give full orientation and introduction of company and about group to new comers and support new comers and juniors in their routine functions and guide them to work in proper manner by giving them necessary information and guidance. Also provide training to immediate juniors for betterment of work.
- Counseling with juniors for keep their moral up and motivate them towards the work and give new assignments according to their abilities.

➤ DWP Technologies (Pvt) Limited: Aug'07– May'08

To look overall functions of Finance and Warehouse at branch level and to maintain the financials and warehouse activities to achieve results on effectively and timely basis.

Key Achievements:

- Minimized the receivables from 138 Million to 68 Million within 4 months (track record available).

➤ Dadabhoy Cement Industries Limited: Jun'05–Jul'07

With this employer, I was instrumental in Costing, Inventory valuation and Finance & Treasury. Oversee the day-to-day operations and evaluate leading edge computing resources to the company. Work for finance to prepare monthly Costing schedules, Budget (Cash & Cost), Long Term Projections, Sales Analysis & Dispatch Analysis and supervise payable functions and fund management.

➤ Allianz EFU Health Insurance Limited: Oct'03–Dec'04

I have served this organization as Credit Controller and my major responsibilities were to control the company's debts and timely recovery of insurance premium and premium of any addition in Insurance Policy.

Key Achievements:

- Minimize the company debts from Rs.158 Million within 6 months to Rs.32 Million and Rs.15 Million amount the rest of the amount was recovered in significant period.
- Member implementation team of billing automation and designing of receivables oracle based in house tailored made system and customers ledgers.

➤ Jubilee Insurance Limited: Mar'02–Sep'03

I have started my career with this employer as Assistant Manager Credit (Health Insurance Division) my major responsibilities were billing and recovery of policy premium.

