

SHYAMA C
PO BOX 1153

Muttrah

PC 114

94937219

Email: Shyamac9289@gmail.com

Objective: To seek challenging career positions and opportunities in order to gain and leverage business, analytical and technical skills in turn to make significant contribution to organisations.

Professional Experience:

Juniper Networks India Private Limited

Credit Analyst

March 23 -2015 – May 2017

Credit analyst with 5 years of experience in the field of finance analyzing company balance sheet and rendering credit services to customers across the globe.

Credit Decisioning:

Assessing the credit worthiness of the customers across the globe, reviewing the financial statements in detail, i.e., checking the Balance sheet items, profit and loss account, cash flow statements, arriving at the ratios and Y-O-Y comparison of company growth in order to provide credit limit and in turn generate revenue to the company.

Along with financial review, the customer's market position, share holding pattern, nature of business, company background, vintage etc. are also checked and reviewed in order to mitigate risk and enable more sales/ revenue to the company.

Do a periodic review of the customers (Annual/ Interim) to identify their latest financial position and update the credit limit accordingly and avoid risk to the company.

100% accuracy in the work rendered and take necessary approvals before updating any credit limit to customers account.

Ensure reviews are done on time to avoid orders going in to hold which further delays in delivery of the product. As a credit analyst and who directly involves in the sales of the company, I always ensure that customer experience is met and will deliver all the committed expectations.

Additional credit capacity created with the help of collaterals (Bank Guarantee, Corporate Guarantee, Letter of credit) to enable higher revenue to the company.

Collect financials from the customers, Public web link, third party rating agency and review on time.

Transaction Processing:

Ensure all invoices reach the customers on time in order to close the A/R on time.

Have ensured and put a process to handle a critical customer who is one of the top customers for the company which has made the company get payments on time.

All the portal invoices are done with 100% accuracy which ensures no payment delay from customers' end.

All the requests are dealt with equal importance as payment has to be cleared on time.

Professional Experience: Past

Dell International Services India Private Limited

Financial Admin Sr. Associate, India Credit Analysis.
(From June 2013 to March 2015)

Responsibilities:**Credit Decisioning:**

- Assessing credit worthiness of the customer by preparing score card based on the two years financials. Score card analysis based on balance sheet, Profit and loss account, Cash flow statement, ratio analysis etc.
- Analyzing vintage, Nature of business, market position, credit rating etc.
- Analyzing Y-O-Y Comparison of financials to know the financial trending of the customer.
- Identifying the payment track record and business to dell while extending credit to exciting customers.
- Exploring option of collaterals like Bank guarantee, Corporate Guarantee, letter of comfort in Scenarios where customers do not qualify basis Score cards in order to secure credit limit.
- Increasing Credit capacity by aligning floor limit approved for each segment.
- Ensuring all the orders are released on time.
- Correct Transferring of credit limit within the group / parent code.

Stake holder Management:

- Interaction with Stakeholders like Sales, Collections, Fraud, Segment finance , Order processing team etc.to ensure customer and in order to keep myself aligned on the process and other activities in the company.
- Adhering to the policy and providing on time updates and approvals to avoid delay in process.
- SPOC for Consumer segment, interaction and Brown bag sessions with the sales team.

Initiatives/ Projects:

- ERAM Credit limit sharing process:
- BDWO analysis:
- Consumer Portfolio Back up:
- Credit Pool.

**Previous Designation: Financial Admin Associate – US credit analysis
Dell International Services India Private Limited.
(From July 2012 to June 2013).**

Credit Decisioning:

- Analyzing customer credit worthiness with the help of ERAM tool considering Suggested credit limit, Risk scores like Ram score, financial stress score, Credit scores, Paydex etc.
- Understanding the payment track record, Business done, Nature of company, Vintage etc. while aligning credit limit to customer.
- Stake holder interaction with Sales, Collections, order processing, Finance director etc.
- Ensuring on time order release with required approvals.
- Adhered to policy and ensured all the approvals are in place before credit is aligned to any customer.

Awards and achievements:

- Stack topper for 7months continuously while in US credit analysis team.
- Won the “ON THE SPOT AWARD” for being the best performer for the quarter.
- Won the “PRODIGY” award for the best fresher.
- Be the reason award for helping sales to get a critical escalation order released.

Academic Qualifications

Course	Bachelor of Commerce (B.com)
Institution	Kristu Jayanti College, Bangalore University
Year of Passing	2012
Percentage of Marks	68
Course	2nd P.U.C
Institution	Christ Junior College, Bangalore University

Year of Passing 2009
Percentage of Marks 82.5

Course **10th Standard**
Institution D.K.S Jubilee High School, Bangalore
Year of Passing 2007
Percentage of Marks 83.20

Tools: SAP, Oracle (Omega), GII
Credit Safe, CRMZ, DUNS & BRADSTREET
MS Office (Word, Power point, Excel)

Personal Strengths Confident, Good Communication Skills, willing to learn,
Dedicated and honest.

Personal Details

Husband's Name Nithin
Date of Birth 07-04-1992
Gender Female
Marital Status Married
Languages known Hindi, English, Kannada, Tamil and Malayalam
Nationality Indian

Declaration

I hereby declare that the above-mentioned information is correct up to my knowledge and I bear the responsibility for the correctness of the above-mentioned particulars.

Shyama C

Date:
Place: Muscat