

Brahmananda pradhan

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JOB OBJECTIVE

Seeking challenging assignments in **Finance domain** (O2C Domain, compliance, Account Receivables & Credit Control) with an organization of repute.

SUMMARY OF SKILLS & EXPERIENCE

PGDM with more than 11 years' experience in the areas of complete Order to Cash process (Credit Analysis, Risk Management, Collections, Account Receivables Cash Application & Credit Control in Banking Budgeting, Monthly MIS, Variance analysis, showing profitability with new business plan.

Self-motivated individual having efficient communication & presentation skills, with the capability of working under tight deadlines and taking on added responsibilities. Possess sound collaborative, coordinative and analytical skills coupled with problem solving and decision-making approach.

CAREER HIGHLIGHTS

FRANCHISE INDIA BRANDS PVT LTD General Manager (India head compliance commercial) Nov 2020 to Nov 2021

- New brand on boarding Agreement compliance policy verifications and Business success fees verification
- Real time update to management on document like acquisition forms and agreement copy, Transaction confirmation form and LOI with 100% compliance
- Go on call with internal and external stake holder for agreement fees and taxation issues
- Budgeting, MIS and participate lead base audit update to Chairman and MD
- Entry validation along with evaluate the adequacy of process design and effectiveness of controls in meeting business and control objectives.
- Monitoring open audit issues and performing validation of the completed management action.
- Collaborate with other risk management functions within the organization such as compliance, KRA, SLA, KPI
- Invoice generation and collection.
- Recovery through legal action and settlement process.
- Legal drafting and agreement preparation and verification through sale and other branding team on certain terms condition.
- Daily report update to management.

MAPLE BEAR EDUCATION PVT LTD Manager (Finance & accounts) Nov 2018 to 2019 March

- Budgeting, MIS and participate lead base audit update to shareholders.
- Monthly compliance
- Entry validation along with evaluate the adequacy of process design and effectiveness of controls in meeting business and control objectives.
- Monitoring open audit issues and performing validation of the completed management action.
- Collaborate with other risk management functions within the organization such as compliance, risk management and IT security.
- Showing profitability to school operation for existing school.
- Preparation of business plan
- Commercial & collection, cash application

Credit Analyst Agilent Technology

Managing Credit and Collections activities of Northern India Region

Managing Strategic customers including Central and State Government, Medical Colleges and High-Risk Customers across Europe & Ireland

- Handling credit appraisals and approving credit limits to large business houses, post evaluating the financial and non-financial information gathered from the customer, their banker and external sources
- Performing periodic credit-assessment of customers by analyzing market news, sector/economic updates, financial standing, trends and strategy and ensuring portfolio monitoring is concluded timely
- Interaction with stakeholders to gather requisite information and analyze and interpret the same for seamless processing of their orders
- Continuous review of the open AR report to identify delinquent accounts for timely payment collection and communicate the same to business and customers for early liquidation of the overdue AR
- Have streamlined the Receivable processes from billing to payment by bringing better Controls appreciated by management a lot
- Monitoring the slow-moving accounts to reduce the bad-debts and their write off and take pre-emptive measures for future dealings
- Performing periodic audit, security monitoring and regular compliance checks on financial covenants on specific accounts; keeping management updated with any early warning signals
- Synchronous working with the customer to work out plausible payment plans in event of liquidity issues
- Maintaining working balance between management of risk and promotion of business
- Mitigating business risk by facilitating a persuasive communication flow among credit managers, sales

Achievements

- Obtained two valued award **Top Talent Club**(Top 10 employees) and **Outstanding Performance**(One award from Finance Department Achieving Target 4consecutive month) within 1 years of joining by demonstrating smart work with valuable guidance and supervision of my Supervisor
- Maintained DSO of UK Region at 62 only in FY 2017, Maintained Zero bad-debt in the assigned portfolio from June'16(my joining date) till date
- Streamlined the payment collection process and took an ownership to collect past dues of, where payment was pending for payment for 90+&180

TATA CONSULTANCY SERVICES 18 Feb 2015 – 1st Feb 2017**Senior Consultant (Order to Cash/Account Receivables)-CITI BANK- USA**

Joined- Credit & Collections – AR Order to cash of Asia-Pacific Region (India, Singapore, Malaysia and Global Hub(Region-Americas)

- Have streamlined the Receivable processes from billing to payment by bringing better Controls appreciated by management a lot
- Handled a team of 5 persons, built controls, ensuring adherence by regular monitoring, maintaining good inter-personnel relations, all leading to better results
- Responsible for the Account Receivables, Credit Control and Cash Application activities for assigned region
- Managed complex & critical team supporting Order to Cash activities (Billing, Collections, Cash Application, Credit Risk Management, Dispute Resolution, Maintaining DSO targets & Business Reporting)
- Responsible for weekly calls with client to discuss overall health of AR Portfolio
- Responsible for pulling bank statements and creating receipts on a daily basis
- Responsible for minimizing unapplied and unidentified payments
- Worked as a Credit Controller/Analyst
- Distributors account profile class review through assigning profile class, credit limit and service/shipment hold to various distributors

- Good knowledge of Project billing and Milestone payments
- Acquire timely payments from customers within prescribed payment terms to maximize cash flow, reduce DSO and minimize delinquency
- Responsible for issuing demand letter to High Delinquent customers
- Communicated with customers (Internal & External) through emails and phone calls
- Responsible for Negotiating Payment terms & Payment Plans to High-default customers
- Performed detailed account reconciliation from customer's perspective as needed

Achievements

- Developed internal controls by implementing credit and collection policies and procedures
- Executed a project to reduce high aged(365+ days) past dues

Bank Of America, Delhi

May 2012- June 2014

Credit Analyst (Account Receivable) USA

- Worked on Order to Cash (OTC) profile
- Handled all AR activities such as collections, cash applications and deductions
- Responsible for minimizing unapplied and unidentified payments
- Managed relevant work of Credit Control
- Responsible for making Cash flow statement every day
- Responsible for taking weekly or daily calls from customers as well as clients
- Responsible for timely resolution of Claims
- Additionally, worked as a cash applicator
- Responsible for taking queries of customers to resolve them
- Responsible for making reports for management

Achievements

- Single handedly managed credit control and cash application activities of 3 biggest customers on a daily basis

Concentrix (Dell - OnSite), Delhi (USA)

May 2010 -March2012

- Dealing with Dell Clint's accounts which come under Private/Public segment in USA. As an Accounts Receivables Associates my responsibilities are:
- Review status of accounts and initiate collection action by contacting each account.
- Efforts to maintain DSO levels below business plan
- Interface with appropriate departments to research outstanding balances and resolve customer issues.
- Maintain records concerning changes in accounts.
- Verify and approve orders for release.
- Respond to internal and external customer account inquiries
- Ownership for Customer Experience in relationships with external customers.

COMPUTER PROFICIENCY

- **Business Software** : Oracle, SAP and Tally

- **Office Applications** : Ariba MS-Office : Word, Excel & PowerPoint; People soft/AWS,KAYAK,COGNOS

SCHOLASTICS

- **Professional/Acedemic**
 - PGDM (Finance & HR) from NDIM, 2008/2010

BEYOND SCHOLASTICS

- **Hobbies:** Running, Travelling, Marathon runner

PERSONAL DETAILS

Male Indian with language expertise in American English and Hindi,

DECLARATION

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

Date:

Place: Delhi (**BN Pradhan**)