


MOHSIN KHAN

Associate Manager Operations – Credit Collections



 Sharjah, Al Qasimia, UAE

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Profile Summary

- A competent professional with **over 10 years** of experience in Credit & Collection Process, Credit Analysis, Sales ,Business Development & Business Operations
- Hands-on experience in analyzing current credit data & financial statements of individuals/firms to determine the degree of risk in extending credit
- Proficient in ensuring continuous interaction with the customer to make sure that area of concern can be worked up on for improved service levels & norms
- Skilled in ensuring compliance in identifying risk, investigating & developing strategies and process to mitigate risk resulting in prevention of losses, enhancing profitability and improving the health of the portfolio
- A result- oriented individual with strong analytical, communication, interpersonal and organizational skills



Skills

- Well versed with MS Office and databases ●●●●●○
Upper intermediate
- Skilled in Team Handling ●●●●●○
Upper intermediate
- Experience in working with targets and deadlines ●●●●●○
Upper intermediate
- Negotiation ●●●●●○
Upper intermediate
- Excellent communication and people skills ●●●●●○
Upper intermediate
- Client account and relationship management ●●●●●○
Upper intermediate



Work History

- **HCL Technologies India -Associate Manager- Order to Cash**
 - Overseeing staff members and ensuring the accurate and timely invoicing of customers.
 - Setting payment collection goals and targets for the department.

2022-04 – 2023-6

2020-07 - 2022-04

- Creating and implementing a strategy to improve the collection of outstanding credit.
- Implementing collection policies and procedures to avoid excessive outstanding credit.
- Implementing deadlines for invoicing and payment collection.
- Having complete control on DSO and overdue percentage as per the company standards.
- Negotiating with customers in cases when non-payment occurs.
- Preparing monthly feedback reports ageing reports, on payment collections, Billing, productivity and quality.
- Handle dispute management for the end to end order to cash cycle process

Clean Harbors India-Accounts Receivable Specialist

- Develop and improve end to end O2c cycle process
- Responsible for handling all aspects of eBilling process from engagement to collections.
- Work directly with clients to understand their needs and ensure a successful migration to eBilling.
- Work collaboratively with firm's collections department to assist in timely collections of all electronically submitted invoices.
- Research and respond to internal enquiries regarding O2C process.
- Preparing standard operating procedures for all the customers.
- Handled Team of eBilling and collections

2019-02 - 2020-02

Adecco India -Senior Collections Executive

- Contributing in establishing new customer accounts, reducing accounts receivable and achieving cash collection targets
- Implemented process enhancement initiatives through measure such as create account opening form for new clients proper checking of required documents for credit evaluations.
- Achieved collection of bad debts of more than 90 days within six months' time
- Proactively contact customers via phone email to recover outstanding payments.
- Liaising with clients to resolve any queries relating to outstanding invoices reaching targets to reduce the company's debt'

2015-06 - 2018-12

Business Development Executive- AW Rostamani Group, Dubai

- Developing marketing strategy for identified customer segments.
- Creating new leads and presenting to potential branches
- Meeting assigned sales target.
- Perform market research to identify new opportunities.

2013-02 - 2014-12

Retail Banking Executive-Emirates NBD, Dubai

- Responsible for lead generation and business development for bank
- Formulating event promotion plan and presenting them to potential clients

2012-01 - 2012-12

Sales Operations Executive-**Cupola Tele Services, Dubai**

- Respond to client's questions and concerns related to their accounts and Bank products
- Assist customers in opening and closing checking accounts, credit cards and Savings, accounts, loans

2011-05 - 2011-12

Sales Consultant-**Finance House, Dubai**

- Provided full range of banking services to individual customers, emphasizing personal financial counseling and customer service.
- Implemented appropriate sales plans to target prospective customers and making strategies to grow client base.



Education

Bachelor of Commerce

Osmania University - Hyderabad India



Certifications

2022-10

Lean Six Sigma Black Belt

2022-01

Lean Six Sigma Green Belt

2021-10

Business Analyst

2021-01

Business & Advanced Communication Skills

2018-01

Advanced Excel

2022-08

Dynamics of Global Business Communication

2022-12

Certified Associate in Project Management



Software

MS Office

Minitab

Quick Books

Peoplesoft



Passport No: U2427162

UAE Driver's License :1955886