

Sarthak Shetty

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CAREER PROFILE

To obtain a challenging position with a supportive environment to optimize and make full use of academic qualification and communication skills to further benefit organization's productivity and enhance opportunity for personal advancement.

EDUCATIONAL CREDENTIALS

'Master in Finance Management' from Mumbai University - year 2010 to 2013.

'Bachelor in Commerce' from Mumbai University - year 2008.

PROFESSION EXPERIENCE

Paris Group International LLC – 30th Dec 2018 - 3rd Apr 2020, UAE

Designation: **Finance Coordinator**

- Maintained proper financial records pertaining to purchase/sale, income and expenses, and profits.
- Scheduling vendor payments, and prepare and distribute checks accordingly.
- Ensuring Outstanding/debts are paid in a timely manner; chasing overdue invoices by telephone, email, personal visit and letters within agreed timelines while maintaining accurate records of such follow up activities.
- Selected suppliers and vendors to meet business need.
- Examining credit application and supplier/vendor contracts.
- Reconcile the accounts receivable/Payable ledger to ensure that all payments are accounted for and properly posted.
- Examining all invoices for appropriate documentation and approval prior to payment.
- Effectively coordinating with internal stakeholders & management.
- Provide accurate advice on billing queries and respond promptly and completely to both customers and internal queries.
- Handling customer queries and complaints in relation to payments and invoicing.
- Contributing in the preparation of annual budget by collecting and compiling required materials.
- Provide support to finance department in initiating and implementing fiscal policies.

Aramex Emirates LLC – 17th Oct 2015 to 17th Nov 2018, UAE

Designation: **Credit Controller**

- Evaluating credit application and perform credit and background check.
- Verifying customer contracts received from the Sales/ Freight team as per guideline and ensure that the contract is signed, stamped, and supported by all the necessary documents prior to setting up an account in the system.
- Maintaining strong relationships with clients to ensure bills are getting paid in a timely manner and to identifying changes in payment patterns.
- Managing the aging of receivable balance and ensure that o/s balance aging is maintained within less than 60 days bracket by rigorously following up with customers.
- Providing accurate advice on billing queries and respond promptly and completely to both customers and internal queries.
- Liaise with the sales department in order to resolve credit issues.

- Chasing overdue invoices by telephone, email, personal visit, and letters within agreed timelines while maintaining accurate records of such follow-up activities.
- Performing reconciliation with customers as and when required and get balance confirmation on balance receivable from them on regular intervals to avoid future disputes and safeguard the company's interest.
- Applying policy & procedures for collections, credit hold, and credit risk in order to meet targets.
- Negotiating re-payment plans and settlements with debtors, including fixing terms and conditions
- Ensuring that all the receipts/ approved credit entries are posted in the financial system in time and customer SOA correctly reflects the updated status.
- Prepare and present various reports (daily, weekly, monthly, quarterly) for department/management's review.

JP Morgan Chase Bank – (July 30th 2012 to July 20th 2015) – Mumbai, India

Designation: **Sr. Credit Analyst – Mortgage Banking**

- Scrutinizing Client loan application.
- Evaluating debt ratio, loan-to-value ratios, property valuation and various other factors that help determine the value which can be sanctioned.
- Performing credit review, checking asset & liability, Credit Score and income tax returns.
- Documentation Review, Client & Facility Set-up and Maintenance.
- Exception Tracking & Escalation Coordination.
- Data Entry and Quality Review, Collateral Monitoring.
- Validation and accuracy of the loan application.
- Generating the preliminary loan package reviewing of Flood, Title insurance and appraisals.
- Documentation Review. Responsible for mortgage rate locks which includes locking interest rates, confirming pricing on lock request and maintaining the accuracy of the portfolio.
- Preparing and reviewing Labels for mortgage documents as per the Dodd Frank Regulation.

Altisource Business Solutions Pvt Ltd – (02nd Aug 2011 to 27th July 2012) Mumbai, India

Designation: **Analyst – Mortgage Banking**

- Responsible for reviewing the valuation trends on a real property (US market) along with the market trends.
- Providing fair market value supported by detailed business case in accordance with the client and regulatory requirements.
- Communicating and resolving valuation/appraisal conditions by talking to the real estate brokers and appraisers.
- Doing extensive research on a subject property and the market data to understand the factors affecting the property value.
- Adherence to all applicable US state and federal laws or regulations with respect to valuation.
- Preparing analysis and business cases on client escalation related to real property valuations.

KEY SKILLS AND COMPETENCIES:

- Credit Control, Credit Management, Collection, Account Receivable/Payable.
- Risk Analysis, Credit Check, Market Research, Credit Assessment, Reconciliation.
- Mortgage Banking, Loan Management.
- MIS, Negotiation, Decision making, Dispute handing, Customer Relationship.

PERSONAL DETAILS

Date of Birth	:	24th April, 1987
Languages Known	:	English, Hindi, and Marathi
Marital Status	:	Single
Passport	:	G8460526