

# Sarthak Shetty

Dubai, UAE

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## CAREER PROFILE

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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

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

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

## PROFESSION EXPERIENCE

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**Paris Group International LLC** – 30<sup>th</sup> Dec 2018 - 3<sup>rd</sup> 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** – 17<sup>th</sup> Oct 2015 to 17<sup>th</sup> 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 30<sup>th</sup> 2012 to July 20<sup>th</sup> 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** – (02<sup>nd</sup> Aug 2011 to 27<sup>th</sup> 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 handling, Customer Relationship.

#### **PERSONAL DETAILS**

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