

SANDEEP TYAGI

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PROFILE

A "Performance Driven Professional" bringing in rare level business acumen and record of achievements developed in over 18 years in the areas of Credit Control, Collections, AR Management, B2B Collections & Billing, B2C Collections & Billing, Loss Prevention, Risk & Revenue Management, Credit Analyses, Credit Operations and Key Accounts Mgt in Different industries and Hierarchy levels

WORK EXPERIENCE

ZONAL MANAGER-CREDIT CONTROL

Snowflake Cloud Computing Inc (e-Team)

New Delhi

October 2021 - Current

(Contractual Assignment for One Year)

(Snowflake Inc. is a cloud computing-based data warehousing Global Company based in Bozeman, Montana, USA)

Currently working as Zonal Manager-Credit Control (On the payroll of e-Team, on Six plus months contractual assignment (CTH)) with Snowflake Cloud Computing Inc (Role-collections analyst), based at Pune, Maharashtra, but now WFH New Delhi, and handling Global B2B and B2C Collections from 250 plus global clients

Key Result Areas:-

- Collaborating with the business partners to ensure that the Global collections process functions smoothly and efficiently
- Managing Global Collections of outstanding accounts receivables and all other aspects of Global collections
- Identifying billing issues and reducing accounts receivables delinquency along with other AR functions
- Coordinating with internal sales team and other cross functional teams as well as outside customers to resolve credit and collection issues and improve
- Performing outbound collections task in a professional manner with a focus on customer service while adhering to the company policy
- Vendor onboarding process for new and existing clients

COLLECTIONS CONSULTANT

MMO Retails India Pvt Ltd

New Delhi

September 2020 - August 2021

(Contractual Assignment for One Year)

(Makemyorders.com is into B2B Ecommerce and Ecom logistics business, in Delhi)

This was a Contractual Assignment for one year only as Collections Consultant, for Credit Collections from apx 500 B2B Clients, total portfolio of apx INR 20 Cr, Billing & adjustments, and Handling legal cases and settlements of past dues. Successfully completed this project within the time frame.

ZONAL MANAGER-CREDIT CONTROL

DTDC Express Ltd

New Delhi

July 2018 – Aug 2020

(DTDC is one of the leading express distribution company in India with largest fleet and widest network)

Key Result Areas:-

- Credit Control - B2B Collections & Billing, Dispute resolution, complete credit administration
- Responsible for Accounts Receivable management/improvement and generation of GST Compliant Billing and Credit Collections (1500 plus customers and 3200 plus Franchisees) AR portfolio of apx INR 700 Crs
- Assess/Develop/Deploy best practices for improvement of AR working capital and decreased bad debt expense
- Works directly with sales management to ensure all steps have been taken to maximize the customer's credit limit for the purpose of enhancing sales while mitigating risk.
- Establish credit limits on customer accounts and handle special credit arrangements and deviations from standard terms

of payment.

- Review collection reports to ascertain the status of collections and balances outstanding to ensure compliance with the Credit & Collection policy.
- Audit delinquent accounts considered to be uncollectable to ensure maximum efforts have been taken before assigning bad debt status
- Manage preparation of all related periodic MIS and reports
- Participate in annual audit. Completes all A/R related audit schedules
- Establishing best practices & policy on management of customer credit risk; proactively managing the larger past due
- Reviewing credit applications and evaluate creditworthiness; recommend credit limits.
- Managing and approving the opening of new accounts, and amendments to existing customers.
- Directing and coordinating collection efforts with Credit & Collections staff, account representatives, sales managers
- Preparing and presenting reporting to senior management with recommendations on write-offs
- Negotiating payment programs with delinquent customers
- Working with collection agencies & Handing Legal cases on accounts that have been turned over to them for collections
- Directly and indirectly manage Credit & Collection employees in entire North India (Team size of 50 plus staff) and Additional responsibilities include interviewing, hiring, and training employees; planning, assigning, and directing work; appraising performance; rewarding and disciplining employees; addressing complaints and resolving problems issues

MANAGER – FINANCE (Risk & Revenue)

December 2014 - December 2017

Delhivery Pvt Ltd

Gurgaon, Haryana

(Delhivery is India's leading supply chain services and Ecommerce Logistics Company)

Key Result Areas:-

- Managing a team of AR Collectors and timely collection of payments from 2500+ corporate clients
- Ensuring timely Invoice generation for 2500 plus corporate client's per month
- Monitor customer account details and identify and investigate non-payments, delayed payments and other irregularities.
- Monitoring bucket wise debtors records & performing follow ups for recovery of Payment dues ensuring that the KPI of account receivable is achievable and managing the DSO and bad debts recovery
- Key account Management, dispute resolution and escalation handling
- Coordinating with Sales, CRMs and other line of business for achievements of organizational goals
- Periodic Reconciliation of Customer Accounts
- Initiation on sending due Notices, termination and resolving Chronic cases.

BRANCH MANAGER –RENEWAL COLLECTIONS & OPS

August 2008 - December 2014

Global Finsol Pvt Ltd (Bajaj Allianz)

New Delhi

(Global FinSol is Bangalore based financial solutions provider, and corporate channel partner of Bajaj Allianz Co. Ltd)

Key Result Areas:-

- Overall branch operations management with a team size of 17 people
- Administration management and keeping cost & efficiency control as per the organization policy.
- Overall profit centre management and keeping records of income and expenditures to maintain the profit.
- Keeping record of attendance and leaves of team members and forwarding for payrolls.
- Overall management of business development at branch level
- Allocation of renewal data among branch collections team and continues monitoring of their productivity
- In depth analyses of collections data and making new ideas and strategies for increasing renewal premium collection

ASSISTANT MANAGER - FINANCE

September 2003 - August 2008

Indiabulls Financial Services Ltd

Gurgaon, Haryana

(Indiabulls is a diversified Finance Company with presence in housing finance, consumer finance & personal Finance)

Key Result Areas:-

- Disbursement, Quality checking, MIS & Reporting, Sales Coordination, Re-Booking of cases, Branch Escalation
- Ensuring correct disbursal of loan files as per the product program after final check of all documents , schemes, deviations, waiver etc.as per company Credit Policy and Programs

- Preparing periodical reports and MIS for monitoring business performance & effective internal communication
- Appraising the credit worthiness of a customer applying for a **Loan product** through income proofs,KYC, verifications reports TVR/FCI, CIBIL and internal data through online process and taking decision on approval or rejection of a case, as per Company defined Credit policy and programs

EDUCATION

- ♦ **MBA, Finance** **Completed, June 2003**
Pondicherry University New Delhi, Delhi
- ♦ **Bachelor of Commerce, Commerce** **Completed, June 2001**
Delhi University New Delhi, Delhi
- ♦ **Diploma, Accounts & Computer Applications (DAC)** **Completed, December 2000**
National Institute of Management & Computer Technology (NIMACT)

AWARDS & ACHIEVEMENTS

- Performance Award – Global Finsol (Bajaj Allianz) –Best Branch Manager
- Performance Award – Delivery –KAIZEN Award
- Certificate of Appreciation –Debate Competition -NIMACT
- Certificate of Appreciation –Most Regular Student –NIMACT
- Successfully contributed in Billing Integration and Automation projects in Delhivery April 2015
- Successfully contributed in Pre-paid model of billing and collections in Delhivery
- Successfully contributed in Billing Integration and Automation projects in DTDC in jan 2020

SKILLS

- Team Oriented and Result Driven
- IT Skills - SAP (BRIM,FICA & FICO), Tally, MS Office(Excel, PowerPoint, Word, Outlook),Windows, Freshlook, Finn one,Tesorio, Workday Financial, Salesforce, Lucid chart, Stripe, Tableau, SAP Ariba, Docusign,Cloud, Slack
- Analytical Skills
- Effective Interpersonal & Negotiation skills
- Sound Decision Making
- Attention to Details
- Accounting, Tax, GST knowledge

PERSONAL

Father's Name:	Mr. Baleshwar Tyagi	Birthday:	14/03/1981
Marital Status:	Married	Nationality:	Indian
Current & Permanent Address:	Flat No 7 Plot No G-6/7 G Block, Mohan Garden Rama Park Road New Delhi-110059 INDIA		