

Pravin S Pawar



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Professional Summary

Highly Accomplished Credit Control Executive Manager with over 14 years of experience in credit management, receivable control and collection operation. Demonstrated expertise in reducing outstanding debts, improving DSO and maintaining strong client relationship, daily cash flow observation, customers account reconciliation, and dispute resolution to ensure timely payments and accurate financial reporting. Proven ability to implement effective Credit Control policies, negotiation payment terms and collaborate with sales and finance team to achieve organizational targets. Recognised for maintaining low bad debts ratios, strengthening internal controls and contributing to overall business profitability through proactive and strategic credit management.

Core Competencies

- Credit Risk Assessment & Management
 - Receivables & Collections Management
 - Cash Flow & Working Capital Optimization
 - (DSO) Days Sales Outstanding Reduction
 - Negotiation & Dispute Resolution
 - Customer Relationship Management
 - Compliance & Regulatory Adherence
 - Credit Limit Review & Approval
 - Team Leadership & Training
 - Aging Analysis & Reporting
 - Team Coordination & Performance Monitoring
 - Process Improvement & Automation
 - Payment Follow up & Negotiation Skill
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Professional Experience

Credit Control Manager

[Current / Miksar Foods Private limited] – [Mumbai]
(01/2022 – Present)

- Lead and supervise the credit control team handling a portfolio of ₹18 crores in receivables.
 - Implemented robust credit policies, reducing overdue accounts by **30% within 12 months**.
 - Negotiated credit terms with clients, ensuring balance between risk mitigation and customer retention.
 - Collaborated with sales and finance teams to resolve disputes and improve customer satisfaction.
 - Prepared aging reports, DSO analysis, and monthly credit control dashboards for management.
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Senior Credit Controller

[Previous Company Name (Air Ticket Centre Pvt Ltd)] – [Mumbai]
(01/2014 – 11/2019)

- Managed receivables for major accounts across manufacturing/retail/service sector.
 - Achieved **reduction in DSO from 90 days to 55 days** through improved collection strategies.
 - Conducted creditworthiness checks, approved/declined credit applications, and set credit limits.
 - Handled escalated collection cases and negotiated settlements on overdue debts.
 - Provided training and mentoring to junior staff on collection strategies and ERP usage.
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Credit Controller

[Previous Company Name Sahara Airlines] – [Nariman Point (Mumbai)]
(09/2004 – 10/2013)

- Oversaw collection activities for assigned accounts, ensuring timely follow-ups and reconciliations.
 - Assisted in drafting credit policies and SOPs for receivables management.
 - Monitored customer accounts, generated MIS reports, and flagged high-risk accounts.
 - Supported external auditors by providing required reconciliations and confirmations.
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Certifications (*if any*)

- MS office
 - Autocad Certificate
 - (Tally & MS Dynamics)
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Key Achievements

- Successfully reduced **bad debt write-offs by 45%** over 3 years.
- Implemented automated reminder system, improving collection efficiency.
- Maintained strong relationship with clients while ensuring timely collection resulting in zero escalation from key account.
- Introduced automated Aging report and dashboard that improved reporting accuracy and reduced manual effort of 40 %.