

Credit Specialist

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Company: Johnson Controls

Location: Dubai

Category: healthcare-practitioners-and-technical

What you will do

The Credit Specialist is a key role directly reporting to the Credit Director. You will be based in Dubai and will be responsible for reviewing and analyzing credit information for our customers. You will also be responsible for making recommendations to our credit department regarding credit decisions.

How you will do it

You will be responsible for the timely and accurate performance of a full range of Credit tasks (New customer's credit assessment, periodic review of existing customers & thorough review of Ad-hoc credit limit increase requests).

Should possess a clear understanding of company's financials(P&L, Balance sheet & Cash flow statements)

Provide recommendations tied to analysis and assessment of credit risk.

Analyze/ approve new account applications (Credit limit assessment).

Responsible to categorize the customers based on the risk (High, Medium & Low).

Preparation and reporting of business unit wise credit reports.

Keep up to-date with the company's global credit policy and standard payment term policy.

Reinstate or suspend accounts based on credit policies and payment behavior.

To continuously seek out better ways of performing the processes and support process improvement initiatives.

To ensure compliance to applicable policies SOX guidelines and regulations.

Audit support for own BU and any other assigned BU on internal and external audit.

Conduct through credit risk analysis / credit LIEN of financial statements and assessment of credit requests, including new request, change requests and periodic reviews.

Efficiently function through monthly, quarterly and annual closing to manage the request volume and ensuring completion of all requests within defined SLA.

What we look for

Required

Graduate / Master's Degree in Commerce or similar.

Working experience with a shared service environment, Multinational organization or Global firms are desired.

5-7 years' experience required in combination of Credit & Collection and work experience on ERP's (SAP experience is desired).

Should have in-depth knowledge of all the parameters which will help evaluating the credit worthiness of the customers.

Should have a clear understanding of CRA (Credit Rating Agencies), Credit Ratings (D&B Ratings preferred), payment plan, bank references, Trade reference, different type of Guarantees, Different payment terms, Group credit limit (Parent & Subsidiary ownership) etc.

Excellent verbal and written communication in English.

Good understanding of financial statements, ratios and concepts.

Must be familiar with Middle east market and credit practices.

Basic reading/writing knowledge of Arabic will be an added advantage.

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