

Afil K Jalal

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Profile Summary

Total of a 6 Years Rich experience as Finance Specialist experienced in identifying and coordinating process improvement initiatives that incorporate best practices and standard operating procedures. Skillfully identifies, plans and implements prioritized projects for organizational transformation. Proficiency and demonstrated skill managing and driving multiple projects with minimal supervision.

Work Experience

Ford Motor Credit Company | India, Chennai

Team Lead

(Sept 2021 – till) – North American Commercial Discounting

Responsible for leading a team of employees to achieve departmental and organizational goals. Provide guidance, direction, and support to team members while ensuring efficient and effective workflow.

- Lead, coach, and mentor team members to achieve their performance objectives.
- Foster a positive and collaborative team environment.
- Set clear expectations and provide regular feedback to team members.
- Handle escalated issues and conflicts within the team.
- Monitor team performance and ensure that goals and targets are met.
- Conduct regular performance evaluations and provide constructive feedback.
- Allocate tasks and responsibilities to team members based on skills and workload.
- Track and report on key performance metrics and team productivity.
- Implement solutions and process improvements to enhance team efficiency.
- Ensure that work produced by the team meets quality standards.
- Implement quality control measures and conduct regular quality checks.
- Address quality-related issues promptly.

Finance Specialist

(Jan 2020 – Sept 2021) – Credit Analyst

- Gathers and analyzes loan applicants' financial data to evaluate risk.
- Assesses creditworthiness of individuals, companies, and institutions.
- Collaborates with other financial experts to approve or deny loans.
- Makes recommendations about whether to increase, adjust, extend, or close lines of credit.
- Undertakes risk analysis using regional, sector-specific, environmental, and other financial data.
- Prepares and presents credit reports.
- Completes quality assurance reviews.
- Analyzes data to verify information and uncover fraud.
- Helps to update and improve credit rating criteria.
- Authors documents on credit risk and related financial matters.
- Communicates credit decisions and policies to fellow employees and credit applicants.
- Oversees or undertakes document preparation.

Finance Analyst

(Sept 2018 – Jan 2020) – Discounting Specialist

Responsible for Identifying businesses or contractors that require invoice discounting loan product, onboard them and ensure that the credit facility is disbursed.

Miramar UAG International | Dubai, Al Nahda

Admin Associate

(Jul 2017 – Jun 2018)

Handled multifaceted clerical tasks. As the assistant to registrar and admission offices. Coordinating travel arrangements, maintained database and ensured the delivery of goods. Receive, sort and distribute all incoming mails.

Education

(Aug 2014 – March 2017)

Bachelor of Commerce at Bharathiar University

Skills

- Accounting
- Defect tracking
- Data quality assurance processes
- Good telephone & email etiquette
- Microsoft Office
- Data Analysis
- Discounting & Lease practice
- Contract verifications
- Knowledge of project management methodologies.
- Conflict resolution and negotiation skills.
- Team building and motivation techniques.

Other Information

Language: English (Fluent), Tamil (Fluent), Malayalam (Native), Hindi (Fluent)

Nationality: Indian

Age: 27

Gender: Male

Marital status: Married

Passport number: P5023706