Result-driven professional offering expertise in Collections, Sales, Customer Relationship Management, seeking suitable role in Collection.

**SUMMARY OF SKILLS**

* Utilized the internet and specialized software to locate people with overdue balances, mortgage deficiency.
* Initiated consumer negotiations for debt recovery through phone.
* Negotiated settlements or monthly payment allowances within specific client guidelines
* Comprehensive knowledge about banking operations, banking business, and finance
* Remarkable experience in customer relationship management
* Possess analytical mind with excellent problem solving and strong decision-making skills
* Good organizational, communication, and interpersonal skills
* Sales & Marketing Strategies
* Business Development
* Technical Skills: CACS by CGI, TCS by IBM, TCS – AS400 Systems, PEGA, FLEXCUBE by Oracle, DBMS, Word, PowerPoint, Excel

**PROFESSIONAL EXPERIENCE**

**SCOTIA BANK-ALLIANCE ONE**

**Collection Agent (Aug 2018-Sep 2020)**

* Researched overdue account balances.
* Achieved monthly collection goals.
* Documented all collection attempts accurately and truthfully.
* Addressed discrepancies and processed credits and refunds when required and approved by Supervisor.
* Negotiate and establish payments arrangements for an assigned portfolio of financial products
* Administer Right of Offset to reduce delinquency
* Issue warning notices for Over Due payments
* Refer mortgage accounts to legal and auto loans to third party collections for repossession in cases in lieu with unacceptable delinquencies.
* Adhere and operate within the frame work of the policy of the bank
* Advice customers with the right solutions to help them manage their financials and improve their credit score.
* Navigate through multiple interface to advice and make the right arrangements with the customer
* Tactfully resolved challenging situations professionally and calmly in a firm but friendly manner often with irate customers.

**MASHREQ BANK-MORTGAGES, DUBAI**

**Mortgage Advisor (June 2014- Sep 2015)**

* Acquire High Net Worth mortgage customers for the Bank
* Facilitate requirements gathering sessions with business clients and other stakeholders (builders, brokers & existing key employers) and identified ways to penetrate the market
* Lead mortgage business development initiatives within targeted segments, real estate partners and approved mortgage brokers and in residential and commercial developments
* Sourced and closed industrial and residential personal loan loans and refinance loans
* Adhere to all policies with regards to KYC/ AML as set out by the Bank from time to time.
* Record all sales activities in Daily Sales Reports and update CRM for leads and contacts.
* Communicate Sales progress to Regional Manager
* Efficient in Core Banking Software Solution- FLECXUBE by Oracle
* Maintains professional, technical and product knowledge by attending various trainings & sales workshops as guided by the management.

Highlights:

* Successfully enrolled multiple Mortgage Brokers as Business Associates
* Exceptionally managed various major client issues from the beginning till registration of property at Dubai Land Department;
* Played a key role in generating 10 million AED revenue from sales of Mortgage Loans

**ICICI BANK LTD**

**Branch Sales Manager (August 2012-July 2013)**

* Manage and guide team of executives assigned to me to identify opportunities to increase loan origination volume to achieve defined corporate and branch loan growth objectives.
* Conduct all Team Activities like morning huddles, training and coaching, complete mandatory compliance and fraud trainings, Lean & rewards celebrations.
* Ensure control requirement of the business are adhered to in line with Bank policies to ensure quality growth in business.
* Lead mortgage business development initiatives within targeted segments, real estate partners and approved mortgage brokers and in residential and commercial developments.

**INDIABULLS HOME LOANS LTD**

**Relationship Manager (July 2011-August 2012)**

* Source new business for Home Loans by liaising with clients, consultants and Real Estate Developers

**EDUCATION AND PROFESSIONAL DEVELOPMENT**

* Master of Business Administration (Marketing & Operations) from IBS, Pune, India – 2011
* Bachelor of Engineering (Computers) from Goa University, India – 2008

**REFRENCES AVAILABLE ON REQUEST**