

Santosh Noronha

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Profile

A self motivated and goal-oriented professional with over 12 years of Retail Banking experience in Sales, Customer Service, Vehicle Finance, Retail Analytics and Collections/Recovery

Professional experience

Mashreq Bank – Doha, Qatar

Established in 1967 by the Al Ghurair Group, Mashreq is one of the UAE's leading financial institutions. At present, the bank claims overseas offices in nine countries, including Europe, US, Asia and Africa.

Recovery Manager

June 2018 to September 2018

- Monitoring the day-to-day activities of the Collections Team, tracking daily performance and collection run rates
- Monitoring key Dun levels to ensure Risk Charge (Provisioning) targets are met
- Coordination with Admin Teams in Dubai/Bangalore on a variety of matters
- Regular MIS to the Chief Risk Officer on team performance and flow rates
- Working the team monthly allocation strategy with the available resources for the month
- Coordination with Legal Team to ensure maximum cases are filed each week
- Staying in touch with Overseas Collection Agencies on their allocation
- Approving/recommending customer settlement requests

Commercial Bank – Doha, Qatar

One of the leading banks in Qatar providing a range of services to both Retail and Corporate Customers. The bank has been around four decades with 34 branches across Qatar.

Assistant Manager - Recoveries

October 2012 to July 2017

- Managing the Non-Performing Loans & Credit Cards Portfolio of the bank
- Managing a team of five, handling both Skip and Local Recovery cases
- Monitoring the day-to-day activities of Local & Overseas Debt Collection agencies
- Supervising the Repossession, Evaluation and Sale of mortgaged vehicles
- Scouting for and meeting with new Overseas and Local Debt Collections firms to sign them up
- Following up with the Legal Team on customer's civil cases and pushing for court judgments
- Visiting the court/public prosecution to attend hearings on high value cases
- Focus on High Value Recovery Cases with regular updates to Chief Risk Officer
- Coordinating with the Qatar Central Bank reporting team on a variety of matters

Team Leader – Skip Tracing and Recovery

October 2010 to September 2012

- Managing and monitoring the Skip Customer Portfolio of the bank
- Recommending customer cases for approval on discounts/legal action cancellation etc.

- Monitoring the activities of all the existing Overseas Agencies
- Preparing a detailed Skip Portfolio Monthly Report for submission to Management
- Distributing relevant customer data to the respective Skip Tracing Agents for follow up on cases
- Reviewing daily and monthly reports of the Collectors to monitor work and ensure maximum productivity
- Handling escalations of customers both in and outside of Qatar to help in settling issues
- Managed a team of two that took care of termination, death and disability insurance claims

Retail Collection Agent - Skip Tracing
April 2009 to September 2010

- Handling a nationality specific portfolio of Skip Customers
- Supervising Overseas Collection Agencies and supporting them on customer cases
- Reaching set monthly targets of Recovery from Skip Customers
- Being in touch with agencies to provide updates, and pushing for a daily follow up
- Attempting to trace customers using online search tools and social media
- Dealing directly with Skip Customers in their home country for follow up of payments
- Providing a daily and monthly update to the Skip Tracing and Specialty Manager
- Proposing customer cases for approval on discounts/legal action cancellation/initiation

Retail Reporting Analyst
November 2007 to March 2009

- Creating and maintaining daily, monthly & weekly Performance Reports for Retail Banking
- Incentive Calculation and Report preparation for the Commercial Bank Sales Force
- Handling of incentive calculations and payouts for the whole of Retail Banking
- Ad hoc data generation/MIS preparation
- Worked on a several Data Clean up projects
- Involved in UAT for a setup of Microsoft CRM in the bank

Vehicle Finance Operations Admin
April 2006 to October 2007

- Primary responsibility was to maintain the daily Sales Tracker and submit a daily MIS report
- Preparing ad hoc Vehicle Finance reports required by the Head/Deputy Head of Sales
- Coordinating with Sales Advisors for file documentation etc.
- Headed Vehicle Finance campaigns and special offer projects
- Regular visits to dealerships for meetings with Sales Staff on campaigns
- Handling dealer staff commission calculations and pay outs

Sales Advisor, Retail Sales
September 2005 to March 2006

- Monthly targets on Accounts, Credit Cards & Personal Loans
- Daily visits to companies to acquire new customer applications
- Daily Calling on lead lists to acquire new business
- Handling all the paper work related to any new client, preparing and submitting

M.A.C.E. WLL – Doha, Qatar

MACE was a company based in Doha, Qatar that provided outsourcing of Sales, Call Centre and Telemarketing Staff primarily for banks.

Tele-Marketing & Customer Service September 2004 to February 2005

- Deputed to Commercial Bank, Qatar for a Telemarketing Project that involved activating Credit Cards that had already been issued to customers
- Part of a three-person team calling customers from a database of inactive Direct Marketing Credit Cards
- Handled the Hotline for a new Rewards Points Scheme that the bank had introduced
- Provided support to customers on queries and merchants on technical support

Call Centers – Bangalore, India

Fresh out of college, Bangalore saw a slew of Call Centers open. Some of the first positions I held as a trainee on the job market were as follows:

- Msource: Credit Card Collections (USA)
- Transworks: Telemarketing Credits Cards (UK)
- ICICI One Source: Tele Marketing Credit Cards (USA)
- DELL: Tech Support/Dell Financial Services (USA)
- Immaculate: Sale of Home Security Alarm Systems (AUS)

Education

Pre-University Certificate (Commerce and Business Studies) – A.M.C. American P.U. College Bangalore, India

Personal Profile

Date of Birth	: 13.06.83
Nationality	: Indian
Marital Status	: Married
Passion and Hobbies	: Music, DIY