



## **VIDYA RAJ**

**Contact:** +91 9562539031(India),+91 7012351034(India) ,**E-mail:**rajvidhyaraj@gmail.com

### **COLLECTION & RECOVERY OFFICER**

To pursue a good career, wherein I can utilize my skills, knowledge and experience to the benefit of the organization and groom my personality to suit the challenging times ahead.

#### **Professional Experience**

##### **EMERALD ASSOCIATES (April 2018 – March -2019)**

**DUBAI (UAE)**

**Collection & Recovery Officer (DUBAI FIRST Bank Portfolio)**

- Discussed with the defaulters on problem of them, and making suitable arrangements to regularize the account and avoiding deferring the problem to next bucket.
- Arrange compromise settlements and Rescheduling liabilities.
- Arrange to provide clearance letter and police release to the customers
- Daily report to manager and update host system.
- Checked the financial status, history of the account and calls to customers accordingly.
- Listening to the queries and problems of the customers.

##### **FINTRESTLE PVT LTD (June 2016 – March 2018 )**

**DUBAI (UAE)**

**Collection & Recovery Officer (MASHREQ Bank Portfolio)**

- Tracing customers, recovering and manage assigned cases.
  - Negotiating appropriate settlement agreements
- Follow ups on debtors to ensure settlement plans and agreements are honored and adhered to.
- Update reports to clients \ Management
- Responsible on managing collection teams.

**AZZITE SOLUTION (May 2016 - March 2015 )**  
**DUBAI (UAE)**  
**Collection & Recovery Officer (ENBD Bank Portfolio)**

- Achieve assigned Collection/Recovery plans to achieve monthly individual and team targets.
- Negotiations with the delinquent borrowers for a possible settlement.
- Update reports to clients \ Management
- Responsible on managing collection teams.
- Negotiation of the amicable settlements with the customer.
- Trace the customer and make him ready for the payment.

**QUALIFICATION & SKILLS**

**Educational Qualifications**

2012     **Bsc (Botany)** from MG university ,India  
2008     **Diploma In Pharmacy** from Kerala university ,India  
  
2006     **S.S.L.C**, Kerala Board, Kerala, India.

**I.T. Skills**

MS Office Word, Excel, PowerPoint, Internet Explorer and MS Windows.

**Languages Known**

**English** (Read, Write, & Speak),  
**Malayalam** (Read, Write, & Speak)

**Interests & Hobbies**

Travelling, Movies, Singing, writing

**Permanent Address:**

MammoottilAnnaprampal S P o  
Thalavady,Alappy 689572

**Marital Status :** Single  
**DOB:** 20.02.1989

