



Profile

To associate with a reputed & well established organized that will offer me good opportunity to utilize my talent and experience towards positive contribution in terms of prosperity of the company which will be utilized towards continuous growth and advancement.

Experience

Senior Collector

Aman for Debts collection, Sharjah, UAE | - Nov 2020 - Present

- Worked for Emirates NBD & DIB portfolio, tracing those more than 10 years cases.
- Execute adequate and timely collection and instigate recovery activities in order to minimize risk costs and optimize returns.
- Investigate payment arrears in the portfolio and code debtor appropriately in order to determine following collection process.
- Communicate with debtors by telephone and in writing to manage debtors and arrears process.
- Identify quality adjustment requests complete documentation packages and utilize company underwriting guidelines to approve or reject the request.
- Record debtor and arrears history in order to ensure a complete file as a sound basis for decision making during collection & recovery.
- Negotiating payments while continuing to build a positive relationship with customers.
- Managed collection efforts with a high level of persuasiveness and professionalism.

Senior Collector

TAHSEEL (HADAF AL KHALEEJ - Debt Collections), SHARJAH, UAE | March 2017 - May 2020.

- Worked for Emirates NBD portfolio, tracing those more than 10 years cases.
- Execute adequate and timely collection and instigate recovery activities in order to minimize risk costs and optimize returns.
- Investigate payment arrears in the portfolio and code debtor appropriately in order to determine following collection process.
- Communicate with debtors by telephone and in writing to manage debtors and arrears process.
- Identify quality adjustment requests complete documentation packages and utilize company underwriting guidelines to approve or reject the request.
- Record debtor and arrears history in order to ensure a complete file as a sound basis for decision making during collection & recovery.
- Negotiating payments while continuing to build a positive relationship with customers.
- Managed collection efforts with a high level of persuasiveness and professionalism.

Contact

- 🏠 SHARJAH, UAE
- ☎ +971567287143
- ✉ kulsุมfida2010@gmail.com

Personal information

Birthdate

31- August,-1993

Gender

Female

Residence

Sharjah ,UAE

Nationality

Indian

Visa status

Husband Sponsored Visa

Loan Counselor

ICICI BANK, INDIA | Nov -2015 - Dec- 2016.

- Account opening form (AOF) Filling for jewel loan.
- Jewel loan counseling & auditing.
- Follow ups & renewals of Jewel loans.
- Informing Jewel loan offer through Tele-communication.
- Opening saving account through tab banking.
- Achieving targets

Sales Co-ordinator

GEM Sales Agency, INDIA | April-2014 to August - 2015

- Extensively worked on MIS Reporting.
- Ensure data accuracy and integrity in everything that is reported in MIS.
- Involved into analysis on billing and pricing.
- Hands-on experience in preparing invoices.
- Day to day accounting.
- Experienced into Customer management.
- Involved into HR co-ordination activities
- Extensively worked on Payroll & HR functions.

Education

● Bachelor Degree in Business Management

Mangalore university, Mangalore, India | 2014 - 2017

Course

● MS OFFICE TRAINING

Keonics Institute, India | 2017 - 2017

● TALLY 7 & 9

Keonics Institute, India | 2017 - 2017

Skills

Professional Skills

| | |
|------------------|-------|
| MS office | ★★★★★ |
| MIS Reporting | ★★★★★ |
| Tally7 & Tally9. | ★★★★★ |
| Teamwork | ★★★★★ |

Personal Skills

| | |
|---------------------------|-------|
| Planning and Organization | ★★★★★ |
| Self-Motivated | ★★★★★ |
| Problem-solving | ★★★★★ |

Declaration

- I hereby declare that the above furnished details are correct and true to the best of my knowledge and belief

Kulsum Fida