

AMIRA SIDDIQUE

CURRICULUM VITAE

Nationality: Pakistani
Date of Birth: 23/05/1980
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Residence Location: Dubai, United Arab Emirates



EDUCATION

- B.Sc. (Bachelor in Double Mathematics & Statistics) from Lahore College for Women (Punjab Universities) – 2000
- Diploma in Software Engineering (Course Period: 6 months from National Institute of Technology – United Arab Emirates (2001)

PROFESSIONAL EXPERIENCE

November 2017 – Present

CALLAN HAWKINS, United Arab Emirates

Credit Control Lead

Job Descriptions:

- Responsible for one associate; overseeing the daily activities on debtors contactability and work flow.
- Managing timely billing and circulating the invoices and statement to clients.
- Contacting the key clients directly in order to secure the payments and negotiating on re-payment plan.
- Meeting key clients occasionally to develop the relationships and understand the cash flow.
- Evaluating new credit requests and reviewing customers' credit rankings with credit bureau.
- Reviewing of customer's payment performance and credit facilities periodically.
- Provide feedback to management concerning possible problems or areas of improvement for credit facilities to existing & new clients.
- Scheduling weekly meeting with Business Development and Managing Director on debtors portfolio status and risk measures.
- Build and provide weekly, monthly & Ad Hoc reports related to debtors outstanding & cash collection to the management.
- Performs administrative support and additional related duties as assigned by the Managing Director.

October 2009 – October 2017

Al Wasl International Group, United Arab Emirates

Officer In-charge - Debt Recovery

Job Descriptions:

- Managing the Retail & SME Portfolio of Local & International Banks.
- Managing a team size of 7 collection agents.
- Allocating the portfolio of delinquent customers of the Bank. (Credit card, Personal Loan & Auto Loan)
- Dealing with the customer's locally & internationally for the debt's settlement.
- Managing collection agents and assisting on queries of assigned Retail & SME portfolio.
- Reviewing the agent's portfolio daily and prioritizing follow-up on high valued accounts.
- Reviewing agent's call recordings and email communications.
- Scheduling periodic training to agents on communication etiquette.
- Preparing daily, weekly, monthly and yearly MIS on team performance and sharing it with management.
- Setting up KPI's for yearly performance review.
- Making collection calls and communicating via emails to delinquent customers.
- Skip tracing of client's whereabouts, i.e. calling home country, employers, references and searching on web portals.
- Negotiating on early payment and scheduling re-payment plan.
- Coordinating with collection & recovery manager at bank for approvals on final settlement of client's liabilities.
- Coordinating with the bank on client's dispute resolution.
- Arrangement for field visits on high value delinquent accounts & cash collection process.

AWARDS & ACHIEVEMENTS:

- Success of Recoveries for **April 2011** – HSBC Bank
- Certificate of appreciation “**The best outstanding performance**” for November 2015 –AL WASL (NBAD Retail & Corporate)
- Awarded “**Team Leader of the Year 2015 & 2016**” - AL WASL (NBAD Retail)

KEY STRENGTHS:

- High interpersonal & negotiation skills.
- Works with minimum supervision.
- Interacts well with any individual from different culture.
- Fast Learner, highly motivated, team player and aggressive.
- Can effectively handle high-pressured and deadline-oriented tasks.
- Honest, Confident, Organized, Persistent, Extrovert & Hard Working