Aishwarya Contact :-+971521248377 *Whatsapp* :- +918296148377 **EMail** :- Aishwaryakarkera1999@gmail.com Visa status : - visit Visa





"seeking for challenging opportunity and position myself, so as to utilize my knowledge and experience to start a management career by joining a well settled and highly professional organization that provides good career advancement through large efforts and innovative work techniques".

Professional Experience

Derby Group – LLC

Recovery Officer

Sharjah, UAE (Aug 2020 to Oct 2020)

Duties & Responsibilities :-

- Work as Recovery Officer hand vintage and write off cases on behalf of different banks of UAE like (Dubai Islamic Bank).
- Negotiating with customers over the phone, emails, and face to face.
- Doing all the necessary steps which make the customers to pay their liabilities.
- Reviewing high outstanding cases and give them the priority. •
- Keeping track of assigned accounts to identify outstanding debts. •
- Planning course of action to recover outstanding payments.
- Locating and contacting debtors to inquire of their payment status.
- Handle customers' questions or complaints. •
- Preparing field visits for overseas customers.
- Doing calls and all the tracing steps
- Create trust relationship with debtors when possible to avoid further issues.
- Raising proposals with bank and arranging settlement letter.

Tahseel -Hadaf Al Kaleej Debt Collection- LLC Recovery Officer

Sharjah, UAE (Nov 2020 to July 2020)

Duties & Responsibilities :-

• Work as Recovery Officer hand vintage and write off cases on behalf of different banks of UAE like (ADCB and Dunia Finance).

- Hand around 400 write off cases.
- Keep track of assigned accounts to identify outstanding debts.
- Plan course of action to recover outstanding payments.
- Locate and contact debtors to inquire of their payments.
- Negotiate payoff deadlines or payment plans.
- Handle questions, concerns and complains.
- Investigate and resolve discrepancies.
- Create trust relationship with debtors when possible to avoid future issues.
- Update account status and database regularly.
- Alert superiors of debtors unwilling or unable to pay when necessary.
- Comply with requirements when legal action is unavoidable.
- Conducting meetings with customers indoor and outdoor.
- Preparing field visits for overseas customers.
- Raising proposals with bank and arranging settlement letter.

Power Logic Electromechanical Company

Coordinator

(Manpower Supply) Mangalore ,Karnataka, India (April 2018 to July 2020)

Duties & Responsibilities :-

- Manage inbound and outbound calls including some late hours, as and when required.
- Make Sales Calls, follow up, negotiate fees, close the deal.
- Identify labour's needs, take details and forward to the right person for taking actions.
- Comfort the client and seize opportunities to upsell other services when they arise.
- Build sustainable relationships and engage labours by taking the extra miles
- Conduct market research to identify selling possibilities and evaluate labour's needs.
- Actively seek out new sales opportunities through cold calling, networking and social media.
- Acquiring new clients and managing existing customer relations.
- Negotiate/close deals and handle complaints or objections.

<u>Other skills</u>

- **4** Aadvance excel (completed in 2019)
- **4** Tally ERP9 (completed in 2019)
- Peach tree (foreign accounting) (Completed in 2019
- MS Office (Completed in 2014)

Education Credentials

B.com(2019)- St. Agnes Autonomous College Mangalore

4 P.U.C (2016) - Commerce, St. Agnes pre-university college Mangalore

4 S.S.L.C(2014)- Capitation High School Mangalore

Personal Details

Nationality	: Indian.
Date of Birth	: 16-01-1999.

- **Sex** : Female.
- ✤ Marital Status : Single.
- ✤ Passport : T4536793.
- ✤ Language known : English, Hindi, Malayalam, kannada, Tulu.

Achievements

- 1st price in business quiz at interclass fest.
- Received a badge in scout & guides during high school.
- Attended international conference on intellectual property rights & entrepreneurship.
- Attended international conference on Indira Gandhi a visionary revisiting her policies and their impact.
- NSS volunteer during graduation.
- Attended personal development workshop.
- Participated in district level youth cabinet competition.

Interpersonal skills

- Ability to rapidly build relationship and set up trust.
- Confident and Determined
- Ability to cope up with different situations.
- Good communication skills
- Flexible working
- Smart working
- Ability to think positive

Declaration

I hereby declare that the above information is true to the best of my knowledge and I have every hope that you will give me a chance to work with your Reputed Organization.

Aishwarya

Date:-