



ANU VENUGOPAL

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** On Husband's sponsorship with valid UAE Driving License*

Masters in Operations, with comprehensive understanding of all business accounting and operations. A strong communicator, works well in teams to contribute to collaborative efforts to produce desired outcomes, also following instructions carefully and with precision. Boasts excellent reconciliation abilities, a clear understanding of taxation and other legislation relevant to business accounting as well identifying and recommending improvements to the procedures and processes in all service levels.

EXPERTISE OFFERED & ACHIEVEMENTS

| Accounting Skills | Technical Skills | Personal Skills | Major Achievement |
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| <ul style="list-style-type: none"> Account Reconciliation Financial & Fund Reporting Audit Preparation Preparing MIS Report Banking System-V+, Oracle CRM, Finacle, FLEXCUBE | <ul style="list-style-type: none"> Microsoft Office Suite- Word, Excel, Outlook, PowerPoint Report tools including Dashboard, Charts & Graphs. | <ul style="list-style-type: none"> Strong Work Ethic Attention to Detail Problem Solving Aptitude Negotiation Skills Communication Skills Organizational & Planning Skill | <ul style="list-style-type: none"> Received Bravo Valor Award from Emirates NBD for valuable contribution. Certified from Emirates NBD for Performance and continuing leadership Tea with CEO of Emirates NBD for Outstanding performance Year 2010 & 2011 |

ACADEMIC ACHIEVEMENTS

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| Master Specialization: Operations Year: 2009 | Bachelors Specialization: Income Tax Year: 2006 | Diploma Airline & Airport Customer Care Year: 2004 |
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CAREER NARRATIVE:

DUBAI FIRST (FAB GROUP)

OPERATIONAL RISK ANALYST (APRIL 2017 TO MAY 2020)

Responsibilities:

- Handling liability restructure request receiving from delinquent customer which includes
 - Analysis the request from credit and risk perspective.
 - Prepare the proposal for higher managements review
 - Based on higher management decision process the rescheduling request.
 - Maintain records for the necessary follow-up.

- Responsible in preparing the Monthly Staff Reports for the Collection Team which includes Call Monitoring, System Check, Quantitative and Qualitative Productivity.
- Publish Reports / MIS as and when required by management for collection department.
- Daily handling the collection productivity and generating report for Monthly, Quarterly and Yearly.
- Updating Operational Risk Policy to ensure that the policy reflect best practice.
- Assisting collections team in preparing Liability Letter and Clearing Letters for the customers.
- Worked with the Central Bank System for updating the CB rating.
- Handling Collection Agencies (UAE and other countries) invoices and processing their payouts.
- Reviewing applications and documents for the DRP(Debt Relief Plan) offered to the customer by the collection department and perform credit checks and assess their eligibility.
- Work closely with the Insurance team, assist the team in getting the required documents from the customer to claim for the insurance and also coach the customer on insurance concepts and products.
- Take ownership of customer complaint on Insurance. Coordinate with respective teams. Researched and solved claim and billing issues.

EMIRATES NBD, DUBAI

SERVICE QUALITY SUPPORT AGENT (JULY 2010 TO OCTOBER 2015)

Responsibilities:

- Responsible in handling customers End of Service Benefit (EOSB) who resigned / lost / changes their jobs while holding active liabilities with the bank.
- Inform customers/staffs about the requirements and documentations of the bank to make the liabilities secured or by settling the liabilities with the EOSB amount.
- Reviewing and evaluating documentation received from the customers through branches in order to access customer's eligibility for the continuation of the credit cards and loan facilities and ensuring that they comply with the credit policies, internal/external processes and UAE Central Bank rules and regulations.
- Make sure to keep a good relationship with customers without making them unsatisfied as most of the customers are regular and the only risk is becoming a defaulter.
- Granting approvals for deferral (instalment & document) requests.
- Daily monitoring of CRM (Customer Relationship Management) Service Requests to ensure 100% TAT is maintained.
- Answer enquires and resolves problem or discrepancies concerning customer's account.
- Investigate complaints regarding the establishments of goods and services and policies.
- Maintain accuracy and speed while dealing with branches and customers to maintain a good level of customer service.
- Evaluating and reviewing existing loan and credit card up gradation and make recommendation.
- Evaluate and reject credit applications, establish credit limit and determine repayment plans within the authorized limit.
- Preparation of MIS reporting to higher management.
- Provide coaching and feedback sessions to all customer service agents on their performance periodically.
- Assist the agents to analysis the required training session to enhance their performance
- Monitoring Anti Money Laundering (AML)/Know Your Customer (KYC) documents for their perfection.

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| Key Accomplishments |
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- Created applications that improved work efficiency by 90%
- Changed the working of reporting file to more efficient and less time consuming by introducing formulas.
- Ability to work on own initiative, setting own priorities and working to defined deadlines.

RECOVERY ASSISTANCE (JULY 2008 TO JULY 2010)

- Calling and follow up with delinquent customers about the payments.
- Meet the monthly target set by the management at the same time retaining a good customer service.
- Negotiate with delinquent customers & providing them with amicable solutions within collection process.
- Assisting with the settlement options for loan and credit card as per customer request.
- Experienced in calling the customer through Dialer system
- Scheduling field visits on delinquent accounts on a case by case basis & recommend legal action on risk accounts.
- Preparing and checking the police release filed for delinquent customers.
- Clearly demonstrate both creative and strategic thinking by independently identifying and implementing systems, models, processes, and practices that will enhance the Collections Performance.

Key Accomplishments

- Ability to negotiate and influence people both internally and externally.
- Excellent interpersonal and customer care skills.
- Ability to achieve goals.

ABU DHABI COMMERCIAL BANK (JUNE 2007 TO JUNE 2008)

Recovery Assistance

- Call delinquent customers to remind about the payments.
- Reduce the forward flow of accounts from the cycle.
- Meet the monthly target set by the management at the same time retaining the good customers.

REFERENCES

Available Upon Request