

**AML.R. BHOJ (Mrs.)**

**Location:** Abu Dhabi/Dubai

**Nationality:** Indian

**Date of Birth:** 07/08/1977

**Marital Status:** Married

**Languages:** English, Hindi, Marathi & Gujarati

**Cell:** +971-05052243599.

**Email:** amib@hotmail.com

---

### **CAREER SUMMARY**

I am a graduate and seasoned senior banker with more than 13 years of field experience in a dynamic and fast paced United Arab Emirates financial industry. I am an astute Team Player, who is highly robust, and a proactive professional with an exposure to some of the cutting-edge innovations in the market. I am well versed with setting Action Plans, Portfolio Accounts, Risk Analysis, Settlements, and Litigations for potential settlements, Personal loans, Smart Loans, Auto loans, Monthly Projection Reports, Risk Factor Identification, and Insurance. I have an aptitude for various specialized systems that are used in the industry which include FCR, FCI, Debit Manager, EDMS, ADCBMIS, Card Archival (Generating Statements), LAPS, V++, FCUBS, Collect system, ADCB Online, DNS, ITQAN and LMS.

I also have a multi-industry experience and have worked in the Shipping field for 6 years prior to joining the banking sector. My expertise lies in Vessel Chartering, strategic coordination with both local and multinational clients, freight forwarding and documentation, government relations, costing and evaluation, auditing, and bookkeeping, preparing income statements, logistics and human capital management.

I am multi-lingual and can easily work with people from a diverse source of backgrounds, my proven leadership skills have yielded tangible results for the various projects handled in both the Banking and Shipping industries I have had an exposure in. I am a team player who is comfortable with learning new ideas which can aid business process improvement.

### **WORK EXPERIENCE**

• **Team Leader /Senior Collection Officer Abu Dhabi, United Arab Emirates. (Abu Dhabi Commercial Bank) Credit Control and Loss Containment Department (August 2012 – to November '2020.)**

***Responsibilities held included.***

- ✓ Developing unique personal financial plans for clients covering cash management, finances, insurance coverage, and legal matters.
- ✓ Execute the vision of the company by providing financial planning, insurance, and coverage services to clients.
- ✓ Maintain ongoing relationships with client's, keeping them updated about any changes.
- ✓ Ensure compliance with internal control procedures - communicating problems in operations, unwarranted deviations from established standards, and violations of policy or law.
- ✓ Designing financial plans and conducting a thorough risk analysis on selected cases.
- ✓ Making recommendations for financial plans after studying market trends and monitoring their outcomes.
- ✓ Analyzing clients' financial records, setting goals, and developing a financial strategy
- ✓ Offering strategic advice to clients and implementing the financial plan(s) to help them achieve their goals
- ✓ Monitoring the portfolio to ensure its quality and profitability.
- ✓ Advising clients on cash flow and debt management.
- ✓ Customizing available financial plans according to market dynamics to meet demand
- ✓ Helping clients to implement their personal financial plans and carry out specific transactions.

- ✓ Maintaining a competitive advantage through a thorough acquaintance with new regulations, norms, and financial products
- ✓ Continually monitor various clients' financial positions with a detailed accuracy using different platforms
- ✓ Analyzing complex financial information and compiling reports which provide detailed, accurate and timely financial recommendations to the management as to aid strategic decision making
- ✓ Devising debt liquidation plans which include various forms of payoff priorities and with timelines
- ✓ Making Financial plans to save the bank's provision, suggesting and developing new ideas to reduce the stress on the Bank's Portfolio.
- ✓ Meticulously handling the Insurance based Portfolio, getting 100 % coverage through Insurance, and converting the loss portfolio to a profit.
- ✓ Handling All Insurance Based Portfolio and guiding the Documents Collection team to receiving the claims
- ✓ Communicating with Insurance Companies on claims on behalf of Bank, and arranging the sanctioning of funds
- ✓ Spearheading new projects for insurance such as the Involuntary Loss of Employment (ILOE) - ensuring that the current market trends get less stress on the bank portfolio from the documentation to receiving the claims.
- ✓ Ensuring compliance with internal control procedures - communicating problems faced in operations, any unwarranted deviations from established standards, and violations of policy or law.
- ✓ Handling External Agencies & Insurance companies, visiting them and reviewing their performance.
- ✓ Monitoring the Portfolio, ensuring sustained profitability, preparing invoices and reports.
- ✓ When bank introduced their New Core banking System, was selected as a Champion representing my Department.
- ✓ Providing regular training to staff to fill-in for the skills gaps- leading the capacity building on the New Core Banking System Launched "FCUBS" to the department".
- ✓ Have also been part of new System launch DNS (Death notification System) from Production, UAT testing, SOP, to training the department and try to streamline the bank's Loss portfolio and cover through various applied Insurance policies.
- ✓ Handling a team of 5 in bank and 8 external agency members to meet the bank financial target.
- ✓ Supervising quality and providing feedback on errors to team members while researching for ways to minimize Errors.
- ✓ Provide cross training programs to increase efficiency in Performance goals of team.
- ✓ Preparing Projection Report and action plan for Monthly & weekly basis.
- ✓ Monitor Portfolio, ensure profitability, prepare invoices and reports.

**Apart from the aforesaid, I am a multitasker who also plays a significant role in handling Customer Care Service which includes the following:**

- Meeting walk in customers and listening to their issues.
- Endeavor to resolve the matter immediately.
- If necessary, assist Customer to compile and produce the pertinent documents.
- Forward those documents to the relevant department.
- And then, I personally do follow up until it is resolved, and Customer is satisfied with our services.
- I am also well versed with the system software's and very prompt in monitoring and responding emails and phone calls, to provide the prompt services.
- Due to my performance record, I have been part of launching some Insurance policies and handling the portfolios which has helped customers who are in distress (example: Involuntary Loss of Employment).
- Amidst, I was handling deceased portfolios as well.
- I used to directly deal with "Customers and their heirs" pertaining to Insurance Claims which includes documentation, handling complaints, till the amount (discharge receipt) received from insurance and applied.

**• Collections Officer- Acting Senior Collection officer (Abu Dhabi Commercial Bank) Credit Control and Loss Containment Department (13 Aug 2008 to August 2012)**

***Responsibilities held included.***

- ✓ Proactively establishing, developing, and maintaining a team portfolio of Retail Clients
- ✓ Ensuring that new relationships and ongoing requirements for existing clients attain maximum revenue within an acceptable risk profile range
- ✓ Formulating Team targets and compiling Projection reports and Action Plans.
- ✓ Managing high value accounts and portfolios. Took charge of a portfolio of accounts over AED 90 M which includes HNW, Excellency & Aspire Portfolio
- ✓ Ensuring that all unit level operations are line with international benchmarks- helped achieve an ISO 9001 certification for the department as an ISO Coordinator.

- ✓ Managing, training, and appraising junior staff and staff developing them to enhance their client relationship skills and motivating them to achieve the overall team objectives.
- ✓ Serving as the technical resource / advisor for existing and prospective Clients Division on matters relating to available facilities, product suitability.
- ✓ Spearheading competitor analysis initiatives, coming up with trade flows and innovative 'deal' arrangements in order to streamline the organizational strategy in line with market dynamics.
- ✓ Managing defaulting accounts by devising an account management blueprint such as a period, suspension of interest, a recovery of full debt and then implementing the strategy with the assistance of external legal bodies and agencies such as the police and commercial courts, thus minimizing losses for the Bank.

**Notable Achievements in the Banking Sector:**

- ❖ Consistently achieved ‘‘A’’ in A – B - U rating i.e., for (A – B – U + Caller Productivity + Monthly Target + Attendance)
  - ❖ Several appreciation certificates for the best performer/employee.
  - ❖ Certificates for achieving monthly targets consistently.
  - ❖ Certificates for meeting quarterly targets.
  - ❖ Earned name various times in ADCB newsletters (RCU).
  - ❖ Winner of SPOT CONTEST held in RCU as a highest target achiever
  - ❖ Twice have Won Tamayuz Award .
- **Sr. Executive/Ass Manager, UNIEXPRESS SHIPPING PVT. LTD & Sunrays Shipping & Sunrays Offshore services, MUMBAI (March 2003- July-2006)**
    - ✓ Vessel Chartering and determining the best methods of shipping to use and the most economical/time saving routes - for both clients and their employers
    - ✓ Coordinated with the clients in order to enable the smooth flow of communication, to minimize the chances of misunderstanding and create a mutual rapport that sustains customer satisfaction.
    - ✓ Supervised all documentation and handled multiple shipments and deliveries each day; effectively kept and controlled recipients and updated them in line with delivery times and delays.
    - ✓ Prepared bills of lading, relevant invoices, and any other vital other shipping documents in order to enhance accountability
    - ✓ Dealt with various government departments to ensure that all legal and statutory requirements were met prior to the shipping any consignments that needed initial permission by port authorities
    - ✓ Oversaw shipping activities, managed the inventory database and forwarded relevant information to Sales and Accounting on shipment of goods
    - ✓ Authorized and oversaw the return of goods (returned goods authorization)
  - **Executive Officer/ Coordinator, UNIEXPRESS SHIPPING & GROUP OF COMPANIES /SUNRAYS OFFSHORE SERVICES.**
    - ✓ From March 2000 – February 2003 worked with SUNRAYS SHIPPING & SUNRAYS OFFSHORE SERVICES PRIVATE LIMITED JOINED AS AN EXECUTIVE/ASST COORDINATOR AT HEAD OFFICE MUMBAI. There I was trained for operations and tele-marketing for containers import and export movements.
    - ✓ With the same company, I was posted at Gandhi Dham City, Gujarat (India) to look after Office Management and to learnt documentation procedures for Port operations for Containers’ moments as well as Break Bulk Shipments at Kandla & Mundra Port.
    - ✓ I resolved cases on damages and other incidental discrepancies (with shippers, vendors, insurers etc.)
    - ✓ I trained new staff on the standards and protocols they had to follow at work in order to enable efficiency

**EDUCATIONAL PROFILE**

Bachelor of Arts from Mumbai University with Major History

**ADDITIONAL CERTIFICATION**

Passed In-Flight Management & Services from Air-Hostess Academy in June 1996.

**REFERENCES**

To be provided on request