



manishmakhija0702@gmail.com

**Cambrian College of Applied Arts
& Technology**, Mumbai, India

National College, Mumbai, India

ST. Francis High School, Mumbai, India

Bilingual or Proficient (C2)

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Organized Team Leader builds positive rapport, inspire trust and guide teams toward achievement of organizational goals. Strong facilitator adept at working cross-departmentally with co-management and top-level leadership. Excellent trainer and mentor.

- Handling Bucket 2 delinquent customers on Credit Card and Personal

Loan.

- Meeting Customers at branch.
- Understanding their financial stress and offer solutions accordingly.
- Educating customers about credit scores and importance of paying on time.
- Offered friendly and efficient service to customers, handled challenging situations with ease.
- Prepared variety of different written communications, reports and documents to ensure smooth operations.

January 2009 - January 2015

Team Leader, *Epicenter Technologies Pvt Ltd, U. S*, Mumbai, India

- Worked with Major US Banks (Washington Mutual/ JP Morgan Chase / Applied Card System)
- Dealing with and resolving problems and issues which arise.
- Mentoring and training up junior and new staff.
- Monitoring & reporting on standards & performance targets.
- Conducting team meetings, focusing on targets & achievements.
- Praise team members and creates positive working environment.
- Ensuring all administrative and IT records are entered and updated correctly.
- Monitoring calls and metrics, provided feedback, coaching, and reporting on data.
- Provided feedback and documented accordingly including annual performance reviews.

January 2006 - January 2008

Collection Officer, *Epicenter Technologies Pvt Ltd*, Mumbai, India

- Worked on different levels of delinquency (Bucket 1, 2 & 3).
- Interacting with customers and understanding their concerns.
- Educating customers with importance of paying on time.
- Convincing and negotiating with customers Processing payments over phone.
- Delivered exceptional level of service to each customer by listening to concerns and answering questions.
- Resolved conflicts and negotiated mutually beneficial agreements between parties.
- Exceeded goals through effective task prioritization and great work ethic.

PERSONAL INFORMATION

DOB: February 7, 1985

Gender: Male

Nationality: India

Current location: Dubai

Marital Status: Married

UAE driving license: Yes