CURRICULUM VITAE

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| **SHERIN** |   |

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**PERSONAL STATEMENT**

With 6 years of experience in banking industry, I aspire to find a suitable role in your esteemed organization wherein I can utilize my skills and knowledge to meet the organization’s overall growth and enhance my career.

**CAREER SNAP SHOT**

* **6** years of banking experience in U.AE. (Citibank & First Gulf Bank).

**EDUCATION**

* **B.Com (Bachelor of Commerce)** *1999 - 2002*

  *(Calicut University. India)*

* **High School & Senior Secondary (C.B.S.E, AISSCE)** *1997 - 1999*

*(Ansar English School, Kerala India*)

* Attended CA intermediate 2003
* ***All certificates attested as per UAE law.***

**AREAS of EXPERTISE**

* Knowledge in financial analysis.
* Good knowledge of banking operations in U.A.E.
* Excellent interpersonal and communication skill.
* Well versed in preparing weekly MIS.
* Good knowledge of banking software.

**WORKING SKILLS**

* Sincere, self-motivated, team oriented & focused to work
* Skill to learn fast & approachable.
* Well versed in Microsoft Office tools.

**CAREER SUMMARY**

**, Dubai, U.A.E (4 Yrs.).**

* **Senior Collector** *–* Collections Dept. (Retail Banking). Jan 2008 - Jan 2012

**Job description:**

* Follow up on all allocated overdue amounts and ensure resolution as per the target assigned.
* Identifying high risk portfolio & implementing result oriented collection plan to manage delinquency within the pre-set norms.
* Obtain detailed information about the overdue customers and the same is documented on collection system for future trails.
* Preparation of Facility Applications, debt settlement proposals for recommendation to approving authorities, including computation of outstanding and interest.
* Negotiate with the customer wherever applicable and reach out for a settlement in consultation with the manager, collections head, collection.
* Tracing skip customers using various tools and routing them to the skip tracing unit.
* Initiating procedure for customers who are unreachable and classified.
* Provide important feedback on collections to the manager for modification of the front end acceptance criteria.
* Handling walk in customers for closure of loan & credit cards.
* Ensure that the collection process is carried out within the frame work of code of conduct and keeping in mind the reputation of the bank.
* Preparing daily and weekly MIS for the team.

**Achievement**

* Excellence in retail collections for the year 2008.

**, Dubai, U.A.E. (2 Yrs.)**

* **Collector** –Collections dept. (Retails Loans) Aug 2005 - Nov 2007
* Promoted as Senior Collector since April 2007

**Job description:**

* Monitoring of irregular and bad debts and recoveries.
* Follow-up with customers and pursuing recovery of irregular and bad debts (telephone calls.)
* Relief duties within Credit Control & Recovery.
* Preparation of Facility Applications, debt settlement proposals for recommendation to approving authorities, including computation of outstanding and interest.
* Communicating with delinquent personal loan customers and to try and maintain the “resolution and flow” at an acceptable rate
* Maintaining a up to date database on customers that have been assigned by the management
* Maintenance of data base/MIS.
* Initiating procedure for customers who are unreachable and classified.
* Assisting Team leaders.
* Handling walk in customers for final settlement of loans.

**TRAINING & WORKSHOP**

* Introduction to collections training (Citibank –Dubai).
* Securing of future (Citibank-Dubai).
* ExCEED Workshop (Citibank-Dubai).
* Effective Collections Techniques (First Gulf Bank –Dubai).
* Advanced Collections Training (First Gulf Bank – Dubai).
* Aspects of preparing MIS (First Gulf Bank – Dubai).
* Role & Responsibilities of Collectors (First Gulf Bank- Dubai).

**PERSONAL INTERESTS**

* Computers, Reading, Music, Movies, Travelling.

**PERSONAL DETAILS**

* Date of birth 06/01/1982.
* Gender Female.
* Nationality Indian.
* Languages known English, Malayalam, Tamil and Fairly Hindi.
* Marital Status Married.
* Children Two.

**Job Seeker First Name / CV No: 1714098**

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