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Vijay

**SUMMARY:**

* Extensively experienced and well maintained professional having ample amount of knowledge in banking Collectionsector and seeking an opportunity in the organization to use my skills and be able to contribute to the firm for which I am working.
* I will put my best effort to learn the company's policies and make better decisions in the favor of the company.
* Knowledgeable in AML, KYC Due Diligence, SAR, BCP and BSA financial rules and regulations.
* Good knowledge of management software and usage of its tools.
* Highly proficient with Microsoft Office Applications; Proficient in Excel (Pivot Tables, VLOOKUP’s)
* Proven communication abilities; establishes positive client relations.
* Comfortable in interacting with all levels of the organization and public.
* Excellent problem solving and negotiating skills.
* Able to make decisions independently and quickly with minimal escalations.

**SKILLS:**

* Certified Six Sigma.
* Business Computer Application, Financial Accounting, Advanced Practical Accounts, Taxation, Excise & Service Tax, Payroll & Portfolio Management, and Banking.
* Microsoft Office Suite: (Word, Excel, PowerPoint, and Outlook)

**EDUCATION:**

* Bachelor’s Degree in Economics (BA),Pondicherry University, 2007.
* Industrial Computer Accountant, 2009.

**EXPERIENCE:**

**Collect Plus Services, Dubai, UAE May 2017–Till Date**

**Team Leader (ADIB, EIB, CITI BANK & du)**

**Responsibilities:**

* Directing and assisting the collection team with day-to-day activities. Monitoring and communicating current regulations relating to collections to the team and department.
* Holding regular meeting and discussing methods of recovery from debtors. Planning and offering options to debtors in settling account.
* Reviewed and audited debtors record and sent legal notices through email and SMS.
* Contacted customers for payment dues through phone calls, emails, and personal visit. Liaised with external collection agents for recovery of debts.
* Developed and recommended collection techniques and improved chances of recovery. Provided detail reports on bad debts and recovery in the process to the management.
* Reduced violations to ensure adherence to proper collection procedures.
* Monitored and evaluated associates performance and provided the necessary feedback for performance enhancement.
* Set personal and team targets to achieve improved results. Planned & prioritized activities of team to ensure targets are met.
* Success in tracing customers Like Not Contactable, Skip & Fraud customers by using good tracing tools.
* Conducting meetings for setting up objectives and designing or streamlining processes to ensure smooth functioning of operations.
* Monitoring Payment Process to ensure collected amount is deposited in time by the agency & maintaining nil operational error.
* Achieved appreciation for maintaining Lowest Audit Errors in the agency audit done periodically by compliance & Audit team.
* Managing Bucket 2,3 and write off Collections, with portfolio size of approx. 1.5 Million, with the down line of 10 people.
* Resolving customer issues, negotiating settlements as per the guidelines of the bank policy.

**Andaman and Nicobar State Co-operative Bank LTD, Port Blair Andaman, India Aug 2013 - Mar 2017**

**Assistant Recovery Manager**

**Responsibilities:**

* Established a 3 phase collection unit consisting of accounts receivable, in-house collections, and outside.
* Developed and implemented all policies and procedures, collection strategies, resource allocation, and inventory flow for each collection unit.
* Audited and implemented new procedures to maximize collector performance.
* Coordinated all activities in the collections department and led a team of productive employees.
* Implemented changes to collection queues and work flow to improve efficiency and coverage.
* Provided training and mentoring to collection staff.
* Negotiated payoffs, determined payment settlements, plans, and schedules.
* Set customer credit limits based on results of financial investigation, financial statement analysis.
* Designed and implemented credit and collection policies to minimize risk and reduce delinquencies.
* Responsible for placing customers on credit holds and resolving disputes and establishes payment arrangements.

**Tata Consultancy Services (TCS) Chennai, India June 2009 - July 2013**

**Senior Process Associate (Citibank North America)**

**Responsibilities:**

* Collaborated with attorneys on litigation, legal issues, and contested foreclosure matters.
* Provided foreclosure figures, reinstatement, and payoff information to attorneys.
* Ensured proper payment of delinquent taxes to tax department.
* Prepared bidding instructions compliant with guidelines of insurer, investor, and company.
* Appraised and approved accuracy of legal documentation for legal court submission.
* Reviewed foreclosure files and process to ensure successful foreclosure timeline management.
* Ensured progress of foreclosure process by managing attorneys in an efficient manner.
* Responsible for heavy contact between borrowers and other relevant third parties during settlement negotiations.
* Notified the Internal Revenue Service of all tax liens.
* Worked with Bankruptcy attorneys on monitoring files which were pending filing prior to sale.
* Received and responded to borrower dispute letters, calculated foreclosure sale price, reviewed pre- sale foreclosure documents including titles, liens, notices, and updated clients daily with sale results.
* Conduct title examination to ensure that there are no previous liens on property.

**HOBBIES**

* Listening to Music
* Surfing Internet
* Travelling

**LANGUAGES**

* English - fluent active communication
* Hindi & Tamil

**PERSONAL DETAILS:**

* Date of Birth: 4th, December 1985
* Nationality: Indian