**Deon**

Email: deon.385198@2freemail.com

**Designation-SeniorCredit&Collection Executive**

--------------------------------------------------------------------------------------------**Career objective:**

* Seeking a position as a Senior (Collection & Credit Executive) with a reputed organization where my education & experience will have valuable contribution. Profile: Senior Collection Executive (Account Receivable & Credit Controller) for Dhofar Global Trading Co. L.L.C Hospitality Industry in Cooperate Collection till date.
* Achievements Best employee of the month and year with Dhofar Global on achieving my target & consistency for the year 2017.

**Achievements**

* Instrumental in Customer services, Sales and Client Satisfaction.
* Best employee of the month and year.
* Achieved the highest record of Balance transfer for credit card on a single call.
* Rewards & Recognition for the best collector for the month and quarter in collection

**Skills:**

* Well versed with latest computer software MS Office, Excel and full usage of the internet.
* Excellent verbal & written communication Skills, Meeting deadlines and time management.
* Mentoring Team Colleagues for different skill set in Collection & Credit Controller at different levels. Achieve monthly targets as per company requirement, Team work, Self-motivation.
* Ability to Work under Pressure, Taking initiative. Thinking skills (problem solving and decision making) Positive attitude, Self-Motivation, Leadership, and Punctual towards work.

**Professional Experience**

**Dhofar Global Tr.Co.LL.C**

November 2015 till Date

Collection Executive (Credit & Account Receivables)

**Job Profile-**

\*Highly proficient in the use of Excel spreadsheets.

\*Ability to develop good customer relations.

\*Handling Co-operate Collection (Hotels, Facility Management, Restaurants, Etc.)

\*Good team management skills.

\*Excellent written and verbal communication skills.

\*Achieve monthly targets as per company requirement.

**Job Responsibilities**

\*Outbound calls to account payables for overdue payments as per the credit terms for the clients.

\*Sending out customer statements on the 1st week of every month to match both our records.\*Reconciling customer statement and payment for missing invoices.

\*Chasing outstanding bad debts and sending legal notices to clients for unpaid and cheque bounce along with filed visit.

\*Observing and complying with company standard Operating procedures and policy.

\*maintain track record of aging report for clients exceeding 90 days on monthly basis.

\*Dealing with credit control and opening account for sales regularly

\*Ensure that aged debt is kept to a minimum and sales ledger is maintained on a high level of accuracy, through direct contact with customers both on the telephone and in writing.

\*Ability to work under pressure and achieve targets set as per company policy.

\*Ensuring good relation and communication with all the members of the team and responding politely to internal and external customers.

\*Worked on ERP, Tally and CRM system.

**Al Jazeera debt collection and legal consultant**

March 2015 till October 2015

Recovery & legal executive

**Job profile-**

 Professional Negotiation and Representation

 Financial and law advisory

 Debt collection and follow ups in Dubai and UAE

Skills-

handling write off new and old cases for all products, skip tracing, negotiations, settlements and civil cases.

\* achieving cash collection targets and maintain consistency.

\* Bravo performance and recognition.

\* worked with different tools like crm, excel and social networking sites like Google, face book, pipl,linkedin, naukrigulf,etc..

**Emirates NBD bank (UAE) tanfeeth**.

November 2013 till February 2015

Collection analyst

**Job profile-**

\*handling all inbound and outbound calls for customer delinquency with emirates nbd bank for all products including credit card, personal loan and auto loan.

\*handling customer delinquency portfolio from x days till 150 days (cycle 1 till cycle 6)

\*collect payments from customer to stabilize the account or regularize the customer account.

\*prepare settlement plans for customers due to loss of jobs, medication, reduction in salary, etc. and help them to get the interest waived so that the bank gets the principal amount used by the customer.

\*understanding the customer needs accordingly an d giving them a benefit of a rewrite program on installment basis from a tenure of 12 months until 48 months.

\*handling dialer calls for 7 hours on daily basis in order to get a connect and collect payments from them.

\*bank would collect payments from customer which had an option to make differentmodes of payment like cash deposit machine, branch payment, al Ansari or UAEexchange(any exchange) western union for international transfers, internet banking(online),etc..

**Intelenet (Serco)**

June 2012 till September 2013

Sr. Customer Service Executive

**Job Profile-**

* Handling all inbound calls for U.K customers with Barclays Bank for debit card services.
* Up selling of additional product such as opening saving account, current account, home insurance, credit cards and loans.

**Job Responsibilities**

* Identify and verify the caller calling in is the card holder.
* Resolve customer query in regards to his account.
* Handling complains and ensuring the caller is satisfied at the end of the call.
* Maintain FCR for the customer at the end of the call.
* Assure that customer service is improving and meets customer needs to support customer loyalty.

**Ocwen Financial Solutions Pvt. Ltd.**

January 2012 till April 2012

Customer care coordinator Collections

**Job Responsibilities**

* Handling inbound and outbound calls for mortgage collections for U.S customers.
* Collecting payments for loans for banks like chase, BOA and Saxon.
* Ensuring customer service level is met.

**3 Hutchison Global Services Pvt. Ltd.**

 February 2009 till December 2011

Sales executive

**Job Responsibilities**

* Handling outbound and inbound sales calls for R.O.I customers.
* Registering customers for 3G network from other network providers.
* Selling I phones with mobile contract phone packages.
* Selling Broadband contract packages.

**JP Morgan Services India Pvt. Ltd.**

February 2006 tillJanuary 2009

Financial Service Advisor

**Job Responsibilities**

* Dialing outbound calls to U.S existing credit card holders for Balance transfers to Chase Credit Cards.
* Sale of Fee based products to existing credit card holders.
* Provided quality feedbacks to Team Members whenever required.
* Part of the Buddy training program, to assist new joiners to understand the new process, policies and achieve monthly targets.

**Infowavz International Pvt. Ltd**

November2004 till January 2006

Customer Service Professional

**Profile**-Dialing cold calls to U.S customers and selling of DirecTV, Dish network.

**DSS Mobile Communication Ltd (MOBILINK)**

November 2000 tillOctober 2004

Sr. Supervisor Customer Care (Team Leader 2002 to 2004)

Team member (2000 to 2002)

**Job Responsibilities**

* Handled Online billing queries, online customer Support, Generation of Cycle wise paging reports.
* Co-ordination with Accounts department and other back office operations teams.
* Interaction with Clients for business strategies and paging reports.
* Preparation of reports for the team and providing feedback.
* Call monitor for the team to enhance their skills.
* Preparation of Shift Schedules.
* Handling Escalated calls.

**Training**

Diploma in International Airlines, Travel, Hotel, Cargo and Courier Management with Computer and Tourism from Trade Wings Institute of Management.

**Technical Skills**

Well versed with latest computer software MS Office, Excel and full usage of the internet.

**Academics**

* FY BCom , SY BCom and TY BCom from EIILM university from SIKKHIM
* H.S.C from St. Andrews Maharashtra State board 1995
* S.S.C from St. Dominic Maharashtra State board 1993

**Hobbies**

Listening to Music, Sports (Football), Traveling, Making new friends.

**Personal Information**

Nationality : Indian

 Marital Status: Married

 D.O.B : 26th May 1977

**I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes me, my qualification and experience.**