##### C:\Documents and Settings\pc8\Desktop\scan001.jpg Rossini

##### Credit Collection Executive at Dubai First P.J.S.C

**Email:** [**rossini.212125@2freemail.com**](mailto:rossini.212125@2freemail.com)

**Summary**

## A self-motivated and result-oriented financial service professional with comprehensive Banking and Finance background.  \*Possess strong analytical and problem solving skills, with the ability to make well thought out decisions. \*Sound industry knowledge about existing financial practices, customer servicing and settling financial issues.  \*Driven by challenge, hard working and ability to work under pressure, to consistently meet deadlines.

**Professional Experience**

Dubai First PJSC Risk Management, Dubai Feb 2008 - Till Date

Barclays Bank, Personal Loan , Dubai, Feb 2007 - Jan 2008

## Al Accad Group of Companies. Dubai Mar 2004 - Aug2005

ICICI Bank (Auto Loans) India Jun 2001 - Apr2003

# Education Qualification

* **BACHELOR OF COMMERCE** in costing from Goa University in the year April,2001
* A National Certification of Financial Market (Capital Market) Dealer Module India-October, 2006.
* Excellent skills (Ms word Excel, Email & Outlook)
* Accounting Software Tally 7.4, Orion & Oracle.Financials.

**Professional Experience**

**Dubai First P.J.S.C (Dubai Holding group) Feb2008 – Present**

**Collections – Recovery Officer**

* Follow up payments, interact and discuss with customer payment issues & provide standard information about billing service
* Handle number of calls/contact (as per department set targets)& follow up customer commitment to pay
* Send collections standard letters/SMS/email to un-contactable customers
* Maintain and file documents pertaining to collections
* Receive payments and post amounts paid to customer account & processing settlements and handling legal activities.
* Locate and notify customers of delinquent accounts by mail, telephone or personal visits in order to solicit payments
* Follow up with RMU on collection of the customer’s previous security documents i.e. file copy
* Review high risk accounts and analyzing delinquent accounts recommending approval/restructuring settlements. Prepare monthly SOA/ copy invoices for debtors
* Ensure daily productivity and financial targets are surpassed.

**Barclays Bank, Personal Loan Dubai Feb 2007 - Jan 2008**

**Sales Officer**

* Establish good rapport with business establishments, and individual customers to bring about an effective relationship with the bank.
* Proven record of handling the customers efficiently, confident of independently handling them and meeting the sales targets.
* Resolve customer complaints, install good customer confidence towards the bank and its products and establish a long-term relationship with the bank.
* Sourcing business for Personal Loan, by doing cold callings, establishing tie-ups with companies and Individuals.
* Identifying potentials customers.

**Nils & Abbas Trading LLC Dubai Mar 2004 to Aug 2005**

**Accountant**

* Managing Accounts and handling Petty Cash responsibilities.
* Receive cheques and cash from customers and sales department and deposit in the bank
* Following -up payments from customer through Ageing Analysis Report.
* To obtain credit confirmation from supplier
* To keep records with all supplier.
* To see that invoices are delivered to suppliers on time
* Maintaining general ledger, invoicing, receivables.
* To reconcile the statements & obtain legal advice for long o/s overdues and highlight the problem to manangement.

**ICICI Bank (Auto Loans) India Jun 2001 to Apr 2003**

**Customer Service Officer**

* Establish relationship with new customer
* Maintain existing customer base thru meetings, emails and phone
* Checking and arranging of all finance documents in a proper manner before sending them to credit.
* Responsible for the file right up to the disbursal.
* Collection & sending all post disbursement documents (PDD) to the credit from time to time.
* Keep management daily updated with record of sales

**Personal Details**

Date of Birth : November 21, 1976

Nationality : Indian, Roman Catholic.

Marital Status : Married

Languages Known : English, Hindi, Konkani

**Valid UAE driving License with own car**

**Salary Exp AED 5500-6000**