

# DIVYA NAIDU

## Collections Officer



Sharjah—UAE



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### Profile Summary

Contacting customers and informing them of their overdue bills. Advising customers on their payment options and suggesting methods of payments. Negotiating suitable payment plans. Maintaining customer payment records. Preparing customer financial statements for banks and the state credit department. Writing final notice warnings to customers when payments are not being made. Instituting legal action when customers fail to pay their debt. Responding to customer queries. Contacting lawyers and insurance agencies to facilitate payments.



### Key Competencies

- ✓ Customer Service Management
- ✓ Organizational Needs Assessment
- ✓ Cross-Cultural Work Tractability
- ✓ General Administration
- ✓ Benchmark the best practices
- ✓ Service Levels Compliance
- ✓ Corporate Culture Alignment
- ✓ Team Building and Leadership
- ✓ Time management
- ✓ Self-Leaning and Development



### Work Experience

#### Mashreq Bank – Collections Officer– Jun -2017 - Present



- Operated all established collection procedures to achieve targeted results while promoting excellent customer support to external and internal customers.
- Ensures the timely collection of outstanding monies in accordance with policies and procedures.
- Contacted and followed up with customers by all mean of positive effective communication regarding all unpaid balances.
- Identified accounts that required special resolutions by consulting the sales representative and or escalating to management for reasonable resolution.
- Maintained accurate and up-to-date customer details and account records.
- Developed and maintains cooperative and effective working relationships with all external and internal customers to ensure timely payment of invoices and resolution of customer queries.
- Obtained sufficient information to assess the credit-worthiness of newly proposed and existing customers and ensured that all clients meet the bank requirements.

#### Dubai First Bank Collections, Dubai – May 2016 - May 2017 Collection and Recovery Officer



- Responsible for collection and customer service for a specified portfolio of accounts over 60-days.
- Improved customer payment rates by analysing and effectively supporting these accounts that had been neglected.
- Implemented a coding system to prioritize accounts approaching charge-off for immediate collections with a success rate of 70% improved collections.



## Work Experience

### Derby Group - UAE (Sharjah)

#### Team Leader – Mar 2016



- Led and supervised a debt collection team focused on collecting high-risk bad loans. Scheduled and coordinated repossessions when all else failed.
- Taught collectors to get and keep people on the phone, always followed the Fair Debt Collections Practices Act and ensured collectors did as well.
- Performed phone monitoring and random call audits and *Assisted staff in meeting collections goals.*
- *Helped staff succeed at maximum collections.*

#### Credit Collection Specialist – Mar 2014 - Mar 2015

- Perform credit servicing calls whilst delivering the first class customer service
- Achieve specific performance targets based on call monitoring scores, effectiveness of outstanding balances collected, and daily volume handled / productivity
- Negotiate, *collect and perform credit control on credit risk accounts in adhere with credit bureau report policy and procedures*
- Effectively negotiate with a customer focused mind-set, and discuss alternate payment arrangements and repayment plans for customers in financial difficulty
- Collection of outstanding debt from across Middle East customer base
- Cash allocation, credit note and debit note processing to customer account

### Epicentre - India (Mumbai) – Nov 2012 - Jan 2014



#### Customer Service Executive (Credit Card Collection Process)

- Managed collection and customer service operations focusing on collections and servicing of all customer accounts in the India Region
- Initiated new accounts and contracts, efficiently researched and investigated customer disputes and complaints concerning customer accounts and billing.
- Manage water conservation survey database; update customer accounts and perform statistical analysis of data to make recommendations.
- Communicated & followed up effectively with sales dept regarding customer accounts on a timely basis.

### Oberoi Hotels & Resorts - India (Mumbai) – Sep 2012 -Oct 2012

#### Desk Control Assistant (Housekeeping & Maintenance)



- Good knowledge in handling guest requests.
- Good knowledge of Housekeeping operations.
- Responsible for all calls coming to the Desk and to convey the right message to the right person.
- Maintain records related to day to day operations of Housekeeping.
- Follow up with concerned departments in case of guest requests/complaints.
- Update the Housekeeping data board with information like VIP in-house,
- Today's occupancy Percentage, Arrivals, Departures, to do list, rooms for super cleaning etc.
- Allocate work for each staff according to point system/work load for the day.



## Work Experience

### Oberoi Hotels & Resorts - India (Mumbai) – Sep 2012 -Oct 2012

#### Desk Control Assistant (Housekeeping & Maintenance)



- Have good telephone etiquette, make the relevant room status changes as per the instruction given by floor supervisors.
- Prepare the room discrepancy list for Front office
- Prepare the missing/broken item register and handle the lost and found procedures and all enquiries.
- Maintain the “I need it now” cupboard.
- Change the room status from vacant dirty to vacant clean and change the room status as per Requirement.
- Coordinate with Maintenance department for room maintenance issues.
- Have complete information related to all the rooms in hotel.

### Tech Mahindra - India (Mumbai) – Apr 2011 - Aug 2012

#### Customer Service Executive



- Deal directly with customers either by telephone, electronically or face to face.
- Respond promptly to customer inquiries and handle and resolve customer complaints.
- Obtain and evaluate all relevant information to handle product and service inquiries.
- Perform customer verifications also set up new customer accounts.
- Process orders, forms, applications and requests.



## Academic Qualification

- 2009 - 2011 HSC— Higher Secondary College - Mumbai University – Commerce
- 2008 - 2009 SSC – Secondary School Certificate - Mumbai University

## Achievements & Special accomplishments

- My sales record was always impressive. I consistently achieved and often exceeded my goals. At Just Dial, Mumbai the Company complimented on my hard work, appreciated when I achieved my highest sales target and rewarded me with good incentive and certificate.
- Awards/prizes won in School level Drawing Competitions and locally held Dance Competitions.



## Soft Skills

- Microsoft Office - Word, Microsoft Office - Excel
- Basic PowerPoint
- Outlook
- Internet - Surfing, Email, etc.



## Personal Details

- Date of birth : 25 Jun 1992
- Nationality : Indian
- Marital status : Single
- Visa status : Employment visa

*Disclosure: I Solemnly declare that all the above information is correct to the best of my knowledge and belief.*