

Sania Liaqat



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Objectives

To become a part of such an environment where I can expose my skill and knowledge to contribute to the optimal growth of the company and manage the organization in such a way to face current challenges of the modern business world and meet desired targets

Experience

1 November 2018 – Present | **Credit Controller**

RAH Shipping & Logistics, Dubai UAE

- Chasing various companies for outstanding payments and invoices
- Negotiating and setting up payment plans
- Liaising with the accounts Manager, clients, invoicing department, insurance companies and other third-party organisations on a daily basis
- Identifying customer payment problems and ensuring speedy resolutions
- Achieving daily, weekly and monthly targets based on call quality and cash collection
- Ensuring compliance with relevant policies, procedures and regulations
- Preparing and sending credit notes and invoices to customers
- Posting prior notification letters to customers of accounts becoming due
- Weekly follow ups with debtors
- Dealing with customer queries face-to-face, over the phone or via e-mail
- Implemented spreadsheet systems to enable easier chasing and recording of debt
- Dealing effectively with a high level of complex debt issues
- Escalation certain cases or account to senior managers
- Ensuring all client information and documents are kept secure and confidential at all times
- Keeping calm and professional at all times
- Establishing and maintaining good client relationships



1 October 2016 – 31 October 2018 | Team Leader Collection and Recoveries

Fintrestle , Dubai UAE

- Credit Risk Management/ for different banks in UAE
- Maintaining good relations with the bank
- Maintaining MIS of assigned portfolios and providing feedback on the allocated cases
- Handling the Skip Portfolio and providing daily feedback on the skip cases
- Contacting customers through phone calls, emails, and letters and requesting for payment
- Meeting clients, assessing their present financial conditions, and providing options for payments.
- Calculating interests, and scheduling dates for making payment in installments
- Prioritizing, organizing, and accomplishing daily collection activities
- Maintaining and updating customers files and databases
- Called, arranging visit to clients place
- Prepared a list of customers and sent reminders to them through emails
- Prioritized customer list calculating amount due and period of delinquency
- Assessed present situation and financial conditions of customers and giving solution for payments

15th June 2015 – 30 September 2016 | Collection Officer

Fintrestle , Dubai UAE

- To effectively be able to execute tele-collection task as delegated by supervisors.
- Following up debt & loan recovery from various UAE banks & financial institutes.
- Negotiate credit extensions when necessary
- Contact the clients by telephone / email or in person to determine reasons for overdue payments determine appropriate strategy.
- Tracing client who has skipped by Internet & references.
- Follow structured follow up requirements as laid down in Collection Process Standards
- Provide timely collection feedback on various collection and recovery issues and strategies.

15th May 2014 – 30th Dec 2014 | Collection Officer

ABC Debt Collection, Dubai UAE

- To effectively be able to execute tele-collection task as delegated by supervisors.
- Contact the clients by telephone / email or in person to determine
- Controlling of disconnected accounts of exclusive Etisalat as per target provided.
- Follow structured follow up requirements as laid down in Collection Process Standards
- Provide timely collection feedback on various collection and recovery issues and strategies. Keep Records and timely monitoring of instruction fail report accounts.
- Maintain office discipline.
- Complete Learning's to execute job effectively and efficiently

1st September 2013 – 30th April 2014 | Office Coordinator

My Tours Uae Fz LLE, Dubai UAE

- Handling Staff Details
- Handling Phone Calls
- Answering Customer Calls
- Dealing with Petty Cash

12th September 2012 – 12th December 2012 | Admin & Economics Teacher

Nation Builders School & College, Mirpur AJK

- Administration (assist students, maintain academic records, and communicate with parents, among other tasks).
- Prepare and deliver lectures to undergraduate and/or graduate students on topics such as econometrics, price theory, and Macroeconomics, Micro Economics
- Prepare course materials such as syllabi, homework assignments, and handouts.
- Evaluate and grade students' class work, assignments, and papers.
- Compile, administer, and grade examinations, or assign this work to others.
- Keep abreast of developments in their field by reading current literature, talking with colleagues, and participating in professional conferences.
- Maintain student attendance records, grades, and other required records. Initiate, facilitate, and moderate classroom discussions.
- Maintain regularly scheduled office hours in order to advise and assist students.
- Plan, evaluate, and revise curricula, course content, and course materials and methods of instruction.
- Conduct research in a particular field of knowledge, and publish findings in professional journals, books, and/or electronic media. 12) Supervise undergraduate and/or graduate teaching, internship, and research work.
- Advise students on academic and vocational curricula, and on career issues.
- Serve on academic or administrative committees that deal with institutional policies, departmental matters, and academic issues.
- Collaborate with colleagues to address teaching and research issues.
- Participate in student recruitment, registration, and placement activities.
- Perform administrative duties such as serving as department head.
- Write grant proposals to procure external research funding.
- Participate in campus and community events.
- Provide professional consulting services to government and/or industry.

23rd January 2012 – 22nd February 2012 | Internship

National Bank of Pakistan, Mirpur AJK

- Handling General Banking
- Handling Cash & Credit
- Administration, Coordination between staff, etc..

Awards

Certificate for Exemplary Performance (Fintrestle -Year 2015)

Certificate for Best Performance- Recovery/Skip Portfolio (Fintrestle – Year 2016)

Education

University of Azad Jammu & Kashmir, Muzzafarabad

October 2011

M.Sc. (Masters in Economics)

University of Azad Jammu & Kashmir, Muzzafarabad

September 2009

B.A. (Bachelors in Political Sciences & Economics)

Ghazi Ilahi Bakhsh Girls Collage, Mirpur AJk

Azad Jammu & Kashmir – Mirpur Board

January 2007

Intermediate (High School)(Islamic Studies, Political Sciences & Economics

AJK Mirpur Board

May 2005

Matriculation (Physics , Chemistry & Computer)

Skills

Fluent in English / Urdu / Punjabi

Know Reading & Writing Arabic

Microsoft Office programs (Word, Excel, PowerPoint)

Your Sincerely
