

Ahmed samah

Dubai, UAE

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OBJECTIVE



I am energetic, passionate, hardworking professional. Always look for challenges as an opportunity and a deep knowledge of business fundamentals and principles. Increasingly, and i always look for creative thinking and tends to pursue new technology and management skills. Constantly seeking a job opportunity that brings many experiences and multiple skills

EXPERIENCE

EMIRATES NBD BANK (UAE).

Retail Collections and Recoveries Senior Executive

June 2016- to January 2021

Roles & Responsibilities:

Handling Retail Products Collections - Credit cards Portfolio from bucket 2 to .bucket 3 (X DPD to 30 DPD)

Handling Retail Products Collections - Auto loans & Personal Loans and home loan Portfolio from bucket 2 to bucket 3 (X DPD to 30 DPD)

Investigate accounts (borrower's availability in UAE, financial situation, balance of accounts, statement checks, frequent transactions investigation and contact details gathering)

Initiating phone contact, email contact, reference contact, employer contact, home country reference contact, performing skip tracing through social media, .recruitment websites and more

Initiate contact with borrowers

.Demanding payments and accounts closure if required

.Settlement proposals, negotiations and arrangements

Closing settlements, closing accounts, follow up on payment

.Initiating legal cases against borrower as per policies

Submitting legal notices

EMIRATES NBD BANK (UAE)

***Credit Department - Business Development Officer
October 2015 to June 2016***

Roles & Responsibilities

- ☐ Conducted preliminary interviews with loan applicants.
 - ☐ Gives recommendations to clients on the type of lending program they should avail including term and payment schedule.
 - ☐ Reviews all loan documents and agreements to make sure these are all complete, valid and in accordance with the bank's guidelines. •
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HKDC (Hadaf Al Khaleej Debt Collections Agency). UAE
COLLECTIONS OFFICER

January 2015 - October 2015

Roles & Responsibilities:

*Handling Retail Products Collections - Credit cards Portfolio from bucket 2 to bucket 4
(30 DPD to 90DPD)*

*Handling Retail Products Collections - Auto loans & Personal Loans Portfolio from bucket
.2 to bucket 3 (30 DPD to 60 DPD)*

*Initiating phone contact, email contact, reference contact, employer contact, home
country reference contact, performing skip tracing through social media, recruitment
.websites and more*

.Initiate contact with borrowers

.Demanding payments and accounts closure if required

.Settlement proposals, negotiations and arrangements

Closing settlements, follow up on payment plans

Kuwait Food Company. (Americana Group) . UAE
Shift supervisor

May 2012 - Jan 2015:

*Americana Group is a Kuwaiti food company headquartered in Kuwait City. It operates
food products throughout the Middle East and North Africa region, Americana Group is
the largest integrated food company in Middle East.*

*Handling and supporting inbound customers in terms of placing phone orders, handling
complaints and feedback.*

Moved to cashier position after several recommendations based on the high customer appreciations and highest quality scores with maximizing sales per calls scores.

Assigned for training supervision for new joiners passing product knowledge, customer experience modules and revenue generating attitude.

Varco Pharmaceuticals - Alexandria, Egypt

Data entry analyst

Feb 2011 - May 2012

Varco Pharmaceuticals is one of the leading medicine manufacturers in Egypt and one of the biggest brands in the industry of medicine manufacturing in the market.

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Education:

Faculty of Law, Alexandria University, Alexandria, Egypt

Major: lawyer

2004 -2008.

KEY SKILLS

COMMUNICATION AND TEAMWORK:

*Able to communicate effectively in a professional business manner
.and as a member of a team*

*Strong written and verbal communication skills acquired through
.tertiary education and work*

:ABILITY TO MEET DEADLINES AND WORK UNDER PRESSURE

*Working while studying a full-time bachelor degree has given me the
time management skills to multitask and work under pressure. I am
driven to meet deadlines while maintaining accuracy, and have
.never been late with an assignment*

:ENTHUSIASTIC, HARD-WORKING AND FAST LEARNER

*Reliable and trustworthy, with a strong work ethic and values. A
high achiever.*

TECHNICAL SKILLS:

Strong technical proficiency in all computer subjects (advanced level) and Microsoft Office (Excel, Access, Word, PowerPoint), experienced in QuickBooks & Peachtree. Handling email and business writing and business telephone etiquette.

LANGUAGE SKILLS:

Arabic: Mother langue.

English: Good command of Reading, writing and speaking.

Courses & Trainings:

.ENBD Finical. Retail Inquiry Training 2020.

- *Vat Awareness 2020.*
 - *Operational Risk Refresher 2020.*
 - *Fraud Awareness 2019.*
 - *Information Security Awareness 2016.*
- Time management (collections specified).*
- *VIP collections strategies & techniques.*
 - *Legal process & civil litigation course.*

Individual awards:

Got first, second and third quarter award for 2016.

Got first, second and fourth quarter award for 2017.

Got, second and third quarter award for 2018.

Got first, second third and fourth quarter award for 2019.

Got second quarter award for 2020.

Got GEM award 2019.

INTERESTS :

Sports, sketching, reading and standup comedy.

