

Wasim Abaji



PERSONAL INFO

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UAE

MOBILE

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MARITAL STATUS

MARRIED

NATIONALITY

SYRIAN

DRIVING LICENSE

YES

VISA STATUS

EMPLOYMENT VISA (TRANSFERRABLE)



WHAT ABOUT ME

Collections professional with over 13 yrs of experience in increasingly accountable positions such as a Senior collector, Senior mortgage advisor, senior Collection executive specialist, , and currently Recovery Officer for collections and recoveries for SME products.Has a reputation as a quality performer with strong communication, problem solving, persuasive presentation, analytical and management skills, with proven abilities in customer relationship, retention and quickly achieving collection quotas, very effective in utilizing time and resource management skills to successfully collect profits for the organization in various types of business entities.Ability to build strong rapport with personnel, customers and associates based on knowledge, professionalism and integrity.



MY EDUCATION TIMELINE



UNIVERSITY

2006-2010

Bachelor Degree in Banking and Finance- Aleppo University



MASTER

2010-2012

Master degree in operational risk Management - Aleppo University



Work experience

August 2016 - Present



RECOVERY OFFICER- SME

August 2016 - Present

Union Bank- Dubai, UAE

August 2009 - July 2016



SENIOR COLLECTION EXECUTIVE SPECIALIST

August 2009 - July 2016

Emirates NBD, Dubai, UAE

February 2008 - July 2009



SENIOR MORTGAGE ADVISOR

February 2008 - July 2009

First Gulf Bank, Dubai, Abu Dhabi , UAE

November 2005 - January 2008



COLLECTION OFFICER-RETAIL COLLECTION UNIT

November 2005 - January 2008

Abu Dhabi Commercial Bank , Dubai, UAE

LANGUAGES

ARABIC

★★★★★

ENGLISH

★★★★★

PROVEN JOB ROLE

● Recovery Officer- SME

- Contain delinquency portfolios pertaining to SME loan products.
- Carryout comprehensive recovery functionalities –regularization rescheduling and effective solutions to all accounts under given portfolio.
- Maximize recovery on delinquent portfolios by exercising strict day to day control over the recovery process adhering to the laid down policies and procedures of the bank.
- Where every applicable recommend initiating criminal and civil actions with a view of safeguard bank interest and continued follow-up on these cases, even after writ-off, in order to ensure favorable outcome and results.
- Provide periodic feedback and recommendation on portfolio performance, product features and market development with a view to curtail potential risk.
- Review collection performance with AVP to take corrective steps in order to achieve the objectives.
- Provide proactive feedback to the AVP on portfolio performance, risky cases & nationalities so to curb potential exposures.
- Recommend rescheduling of accounts to AVP, and follow up with Loan review team till loan disbursed.
- Handling all collection and recovery cases where in a restructuring of liabilities is required.
- Communicating with other departments namely Credit / Retail and Group retail credit for respective approvals on restructuring customer's liabilities.
- Ensuring to assist SME customers and reassuring them that we can offer them co-operation and assistance whilst helping them in the current crisis situation, in turn not to loose on customer care and eventually customer relationship.
- Monitoring the number of rebooked loans and ensuring to zero wise the delinquency of new restructured loans.
- Maintaining police cases and legal reports for delinquent customers.

Training :

- Team Building.
- Business Continuity Management System (BCMS) Standard.
- Corporate Banking Products (Credit).
- Corporate Banking Products - Accounts Receivable Finance.
- Corporate Banking Products - Cash Management.

● Senior Collection Executive Specialist

Responsible for recoveries through a few recovery teams or personally managing assigned portfolio of accounts with the assistance of support staff. In either case, the deliverables expected are achievement of targeted recoveries, implementation of recovery plans and initiation / management of legal actions which was being done through:

Home loans & SME loans recovery portfolio (Special Assets):

- Scrutinize and discover new contacts on non-contactable accounts and consult with customers for a final settlement.
- Raise propositions derived from settlement conditions with customers and close the liabilities.
- Follow up on closure procedures for settled accounts, such as Releasing Mortgage Documents, Visiting Developer's Office, and Land Department.
- File civil cases and maintain legal files appropriately.
- Administer and co-ordinate the auction procedures.
- Assist properties management department in maintenance and renting out of the properties.
- Mediate with real estate agents in selling out the Bank's custody properties.
- Encourage and support customers for rescheduling their loans.

Personal Loan & Auto loan recovery, credit card Portfolio:

- Negotiating with defaulters to reach optimum solutions.
- Coordinate with Legal team for initiating repossession order on defaulting auto loan customers.
- Follow up with Auction houses and court to finalize the pending cases and transfer the car to banks name to move it banks custody.
- Follow up with Finance team to settle all pending fines and court payments and transfer the car to Auction house.

- Follow up with skip tracing and filed visit team and send filed visit to customer's address, airport yard to check for any cars left.
- Coordinate with Auction team on daily bassettes and provide monthly MIS and ensure all procedures are as per the auction regulations.
- Handling VIP accounts and coordinating with RM's and sure accounts on Regular stage.
- Involved in developing collection strategies to improve the healthiness of the portfolio.
- Improve intradepartmental and interdepartmental communication channels.
- **Developing MIS reports through Microsoft excel:**
 - Reporting current trends in a given portfolio.
 - Minimize the flow of delinquency to higher buckets by utilizing.
 - Supervise account level review of collectors' Accounts Receivables to achieve collection targets.
 - Have lead teams in collections at a Senior Captain's role and ensured achievement of targets across all dimension's / buckets and products.

Training :

- ENBD Certificate associate program (CAP)
- Anti-Money Laundering CBT Program.
- Advance Lean Work shop.
- Tanfeeth Operating Module.
- Retail Banking Training (EIBFS).
- Corporate Banking Training (EIBFS).
- AECB - Al Etihad Credit Bureau.
- Banking Essentials.
- E-BTR Test.
- Money Laundering Counter Measures.
- Compliance Awareness.
- Become a coach for your team.

● **Senior Mortgage advisor**

- Sourcing business from the corporate and private sector.
- Sourced AED 70 Million worth of disbursed business.
- Documentation checks for various professions.
- Liaising with credit dept. to ensure smooth flow of the cases.
- Maintaining Public relation with Developers, Realtors and Government organization; RERA.
- Facilitating Transfer of properties.
- Providing High Level of Customer Service.
- Dealing with Product and Policy related queries and complaints management.
- Effectively promoting the Banks product and acquired real estate in a highly competitive market.
- Attended an induction in Retail Banking Training.

● **Senior Collection Office – Retail Collection Unit**

Individual level

- Recognize customers' grievances and making suitable methods for paying their liabilities.
- Developed monitoring techniques on Nonstarters.
- Review MTD RF/RB performance.
- Collection of Payment due on personal Loan, Auto loan provided to the customer.












Training :

- Loans and Mortgages (Level 3) First Gulf Bank





TEAM LEVEL

- Daily Review with mentee on performance & productivity.
- Introduced monthly action plan for self and team.
- Managed field referral as per criteria and schedule.
- Complete all duties, tasks and jobs assigned to me in a timely, competent and error-free manner.
- Collection of payments due on personal loans and Car loans provided to the customers.
- Coordinating with the legal department in regards to legal Action on the defaulting customer.

PERSONAL SKILLS

-  Organizational Skills
-  Statistical Knowledge
-  Problem Solving Skills
-  Ratio Analysis Skills
-  Time management Skills
-  Customer Service Skills
-  Communication Skills
-  Team Building Skills
-  Entrepreneur Skills
-  Full Awareness on Asset Management
-  Ability to analyze Financial Statements

TECHNICAL SKILLS

-  Professional in MS Office Applications(Word, Excel, PowerPoint, Access, Outlook)
-  Excel Spreadsheets
-  Basic MIS Reports
-  Power Point Preparation

REFERENCE

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