** CHARANJEET SINGH**

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**Objective**: - Competent professional with 8 years of experience in leading banks and financial institutions demonstrating expertise in Recovery & Collection Operations, Risk Management, Portfolio Management, Strategy Planning, MIS Reporting, Training-development and Client Relationship Management. Noted in past service records for successfully retrieving debts, implementing strategy for collection and recovery, dealing with legal units, filing criminal or civil cases for defaulters and controlling risk on credit applications. An effective communicator and negotiator possess excellent relationship building, interpersonal, organizational, and supervisory skills.

**SUMMARY**

**Effective Communication Administration Budgeting & Finance**

**Business Consultant Debt Collections Brand Management**

**Profitability Management Client Relationship Management Credit Coordination**

**CAREER EXPERIENCE**

1. **Collections & Administration Executive** Habib Bank AG Zurich, Dubai-UAEOct’08-Oct’11

Responsibilities:-

* Administered the tasks of planning, developing and establishing the objectives as well as the policies of the organization
* Responsible for handling multiple administrative tasks like administrative functions, facilities management, data communications, insurance and human resource services
* Handled the responsibilities of updating daily and weekly status report to Chief Operating Officer or Executive Officer
* Assisted senior officials in planning business objectives and developing organizational policies and procedures
* Provided assistance and support to the operating units of the organization.
* Responsible for interpreting the policies of the organization to the employees
* Reviewed the tasks of developing policies of human resource management to meet the objectives of the organization.

**Risk Management**

* Plan, design and implement an overall credit risk management process for the organization.
* Conduct risk assessment, which involves analyzing risks as well as identifying, describing, and estimating the risks involved on each credit applications.
* Review all new contracts and determine credit worthiness prior to sign off of contract finalization.
* Ensure consistent techniques and collaborate with other members in devising methods of credit risk.
* Enforce strict control on credit; supervise bad debts occurrence in terms of receivables and uphold vigilance on existing credit. Recommend write-off uncollectible accounts.
* Create, maintain and manage a full credit policy, an internal document that contains the terms and agreements that oversees the credit function.

1. **Branch-Sales Officer** Standard Chartered Bank, Dubai-UAE July’06-Oct’08

Responsibilities:-

* Responsible in creating and maintaining relations with existing and potential customers.
* Identify and initiate selling and cross selling initiatives and provide ongoing high quality customer service with the aim of achieving set targets and contributing to the profitability of the bank with strategic guidelines, procedures and policies.
* Maximize products sales and grow market share to meet bank targets by probing customer needs and actively selling/cross-selling retail banking products.
* Sell and market existing and new bank products/services Handle general customers’ queries/feedback and redirecting them as appropriate to other staff/area.
* Establish, build and maintain relationships with key customers.
* Maintain/ process different Bank’s facilities related customer requests. Ensure abiding to Bank policies, procedures, KYC and Compliance regulations.

1. **Administration Officer** Royal Bank of Scotland, Dubai-UAE Aug’05-July’06

Responsibilities:-

* Handled the tasks of preparing and monitoring budgets for four divisions within a large advertising Company
* Developed an effective cycle counting system that enhances control of inventory management
* Handled the tasks of auditing financial and budget statements of each divisions
* Responsible for interacting with the company's external and internal auditors to ensure compliance statements
* Handled the tasks of preparing and presenting financial results to the higher management team on a monthly basis
* Responsible for controlling all scraps written off and allocating funds for new project start-ups

1. **Operations and Collections Executive** Standard Chartered Bank, New Delhi-INDIA March’04-April’05

Responsibilities:-

* Assist management in planning, developing and establishing objectives and policies of the organization
* Perform multiple tasks like facilities management, data communications, insurance and human resource services
* Responsible for updating daily and weekly status report to the department head
* Support officials and business executives in planning business objectives
* Handle the tasks of interpreting the policies of the organization to the employees
* Schedule appointments and meetings for executives and upper level staff
* Assist accounting staff in the preparation of department budgets and expenses.

**Collection & Recovery**

* Expertise in managing the timely completion of all processes related to collection and recovery, ensuring timeline compliance and problem resolution within the collections unit.
* Excellent ability to manage entire Claims Recovery and Debt Collection Units including liaising with all parties to follow up on outstanding payments and other related activities.
* Apply technical knowledge and human relations skills to effect fair and prompt disposal of recovery cases and contribute to a reduced loss ratio.
* Solid record of team leadership with the capacity to train, mentor and develop junior staff to enable them to handle dealings with debtors independently and achieve set targets.
* Working knowledge of local regulations on collections, mortgage or asset reposition.

**ACADEMIC CREDENTIALS**

* Bachelors of Arts from Delhi University in 2004
* Certified with Accounts & Taxation course From Suneha Institute of Professional & technical studies from Delhi in 2001
* Professional in M.S Office and Internet Search engines ,Software - (CACS , FINACLE, MESACWORKS, DELTA )

**PERSONAL DETAILS**

Driving License Valid UAE

References Shall be furnished on request

Visa Status Employment Visa(with NOC)