



RESUME

Bachal Jaganatha

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CAREER OBJECTIVES

Qualified, energetic, productive. Strong analytical skills coupled with an impressive commitment to excellence and an ability to drive efficiency. Inability to work under pressure in a fast moving & rapidly changing environment. Strong self-motivation, enthusiastic, and committed to professional excellence. Looking for a challenging opportunity with a reputable organization where my skills and experience will have a valuable impact.

PROFESNAL EXPERIENCE

JOBPROFILE 1:

Current Company

Hadaf Al Khaleej Debt Collection LLC (DUBAI UAE)- Senior Collection officer.
Collections & Recovery Agency (Jan 2017 - Feb2023) Started with Debt collections for Abu Dhabi Commercial Bank and now have made my way up to senior collections officer.

Responsibilities:

- Handling ADCB Bank Write off Portfolio Accounts.
Collection large portfolio accounts by contacting customers, investing non payments and resolving discrepancies.
- Engage with customers and reach realistic and affordable

repayment plan considering the financial condition of the customer.

- Supervise the daily collection of the outstanding receivable and helping team members to enhance the performance.
- Issue legal notice and letters to overdue customers in liaison with the legal department as per central Bank policy and follow up with customers.
- Negotiating on customer's disputes, resolution and documenting root cause.
- Visiting the defaulted high profile customers, Negotiate and offer them settlement or restructure plan as per bank policies.
- Trace the non-contactable customers.
- Prepare daily MIS report and send to the higher management.
- Achieve individual target and team target respectively.
- Major contribution to settling or restructuring the account and providing the convenient Option to sort out their liabilities.

- Audit everyday 10 calls as per quality.

- Always following QRC as per company policy.

- Preparing the required calculation and financial analysis as per the bank policies and Procedures.

JOBPROFILE 2:

IBM DAKSH Bangalore India

Designation: Team Leader customer service Telecom and International Banking Process.

(Jan 2010 -Feb2016) As aTeamLeader Handling 15 members in Rotational Shift.

Responsibilities:

- To handle cases where the customer has not been able to understand Their Monthly statement and their telecom Bills.
- Regular follow ups with the contacted customers and providing complete resolution until customer satisfied and understand.
- Building and developing the customer base for Assets.
- Preparing credit application, ratio analysis and system check to provide ample information about the customer to make the decision easier for the credit.
- Audit everyday 10 calls as per quality.
- Always following QRC as per company policy.
- Preparing the required calculation and financial analysis per the bank policies and Procedures.

- Gaining clear understanding of customers Personal & business requirements then provide solution.
- Performed cold calling to arrange meetings with potential customers
- Interact with the Coordinator & Customer service team to ensure that all the customers getting high level satisfaction.

JOBPROFILE3:

Worked with **WEST ZONE GROUP (DUBAI UAE)** -HR ASSISTANT from (Nov 2006–Mar 2008) DUBAI (UAE)

- Preparing all employee personnel files and ensuring they are complete as per UAE Labor law.
- Handling Finance team emails and replying as per company policy.
- Attending employees' queries relating to employment as per company policy.
- Preparing new files for new joining employees and updating their medical documentation and terminations or resignations as per UAE labor law.
- Maintaining employees Daily or monthly attendance and sending before 25th of every month to Accounts team for salary process.
- Booking Airline ticket for all employee and staff for Annual leave as per UAE Labor Law.
- Supporting recruitment team new joining for training and documentation.
- Visiting Factory every month twice regarding employees for query and complain.
- Preparing final settlements as per UAE Labor Law.
- Building and developing the customer base for Assets.
- Analyzing the bank statements, Audit report and the company performance to check the feasibility for Trade Finance.
- Preparing credit application, ratio analysis and system check to provide ample information about the customer to make the decision easier for the credit.
- Preparing the required calculation and financial analysis as per the bank policies and Procedure.

PERSONALDETAILS

- Date of Birth : 07-07-1979
 - Nationality : Indian
 - MaritalStatus: Married

Educational Qualification

- Graduation (**UAE ATTESTED**)
- Odisha University
- Year1999-2000

Passport Details

Passport Number : M4065461
Place of Issue : Bhubaneshwar(India)
Issue Date : 10/12/2014
Expiry Date : 09/12/2024

Visa Status

Visit Visa

Language Skills

- English:-Read, Write & Speaking.
- Hindi:-Read, Write & Speaking.
- Telugu:-Speaking.
- Oriya:-Read, Write & Speaking.

Declaration

I hereby certify that the above information are true and correct to the best of my knowledge and belief

Bachal Jaganatha