**V.Vimal Pearson**

**Aimst University, Staff Apt A-4B-16,Semeling,Bedong,Kedah 08100,Malaysia.**

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**Professional Summary**

**Highly motivated Debt Collection Recovery associate with extensive customer service and collection experience.**

**Skills:**

 **Good at Customer Service and People Relations.**

 **\*Ability to work as an individual and a good team player.**

 **\* Capable of assertive conversations when it comes to collections.**

 **\*Ability to lead as an example to all.**

 **\* Flexible and willing to take up challenging roles.**

 **\*Handling a high influx of in-bound calls pertaining to the reconciliation and collection of delinquent accounts, either directly or through appropriate channels including Payment Inquiry and Reconciliation & Control units.**

 **\*Preventing impending loss and increasing profitability through negotiation and enforcement of scheduled collection campaigns, consistently achieving a 70% recovery rate of billing cycle. Structuring an efficient call back strategy to drive productivity levels and build strong customer relations.**

**Work History**

 ***10/2008 to 03/2013 Accounts Representative***

 ***1st Financial Bank Support Services private limited***

 ***Tower C. Level 1, ‘The Millenia’ # 1 & 2, Murphy Road, Ulsoor,***

 ***Bangalore –560 008 Karnataka, India.***

***Working experience in a bank (credit resolution Unit).***

***\*Solid knowledge of collection department.***

***\*Exceptional knowledge of effective collection techniques.***

***\*Very good analytical and communication skills.***

***\*Ability to negotiate and settle overdue to the bank.***

***\*Ability to establish and maintain working relationship with clients.***

 ***Have worked for First Financial Bank USA (1fbsspl India) in credit resolution Unit (CRU) for 4 years and 5 months ,working on charged off accounts Inbound and outbound, Talk to card members give them suitable payment plan to pay the balance in full or monthly payment set up through post dated cheques or give settlement to resolve the issue and follow up on the broken promises...also do skip search with different tools finding out card member with the telephone numbers or work phone number.***

 ***Achieved good conversion rate in a short span.***

***Have consistently won awards in the ‘Collection Program’***

 ***Leading as an example and providing support for new representatives.***

**Work History**

 **02/2006 to09/2008 Sr. Customer Service Executive**

 ***IBM Dash Private Limited***

 ***Prasad Technology Park, Plot # 97, Survey # 152,***

 ***EPIP Industrial Area, White Field, Bangalore. India.***

 ***Started work for an inbound, UK based Bank Collections Process as a Customer Service Executive.***

 ***Worked for IBM in Lloyds TSB(bank) early stage collection for 2 years 7mnths this was for an early stage bank collections inbound later started with outbound, Inform about the status of the account when the account is overdrawn also educate about the charges...And set up payment arrangements with the customers.***

 ***\*Based on my proven hard work and performance, was selected for the pilot Team - Outbound Collections.***

***\* Have won numerous awards for being the "Top Collector"***

***\*Maintained top positions consistently and thus was also promoted as a Sr. Customer Service Executive.***

***\* Have mentored and trained new Customer Service Executives on process related requirements.***

***\* Handled Supervisory Calls.***

***Education***

***2013 MBA Hospital Management***

 ***Sri Vinayaka Mission University Salem,Tamil Nadu, India***