



ARVIND VIJAY MESTRY

PROFILE

Results-driven Banking Professional with 21+ years of experience in Retail & Corporate Collections, Risk Management, and Sales Support. Proven expertise in International/Domestic Debt Recovery, Legal Initiatives, and Process Optimization. Adept at leading cross-functional teams, driving revenue growth, and mitigating risks in high-pressure environments. Recognized for consistently exceeding targets and delivering innovative solutions to maximize profitability.

CONTACT

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CORE COMPETENCIES

- Retail & Corporate Collections
- Debt Recovery Strategies & Legal Initiatives
- Risk Mitigation & Compliance
- Team Leadership & Cross-Cultural Collaboration
- Process Optimization & Operational Excellence
- Customer Relationship Management & Negotiation
- Data Analysis & Reporting (MS Office, Collection Systems)

WORK EXPERIENCE

Mashreq Global Services – Bangalore, India

Senior Associate – Risk Management | Aug 2021 – Present

- Spearhead international debt recovery operations, ensuring compliance with regulatory standards and achieving recovery targets.
- Supervise overseas recovery agencies, providing strategic guidance to optimize performance and resolve complex cases.
- Collaborate with legal teams to initiate travel bans, criminal cases, and civil suits for high-value delinquent accounts.
- Negotiate settlements with customers, ensuring timely resolution and maximizing revenue recovery.
- Prepare detailed reports and recommendations for senior management on non-performing portfolios.

Mashreq – INJAZ – Dubai, UAE

Agency Manager – Risk Management (CCRD) | Jul 2009 – Jul 2021

- Managed domestic and international debt recovery portfolios, achieving Above Target (AT) performance in 2017–2019.
- Led a team of recovery agents, providing training and support to ensure consistent achievement of KPIs.
- Implemented innovative collection strategies, reducing delinquency rates and improving recovery efficiency.
- Coordinated with legal teams to enforce travel bans and legal actions, resulting in a 15% increase in recoveries.
- Recognized with Silver Star Certificates (2015, 2016) for outstanding performance in debt recovery.

Mashreq Bank – Dubai, UAE

Team Leader – Credit Card Sales & Support | Mar 2005 – Jun 2009

- Promoted twice within 18 months for exceptional performance in sales and team leadership.
- Managed credit card sales operations, achieving a 20% increase in sales volume through targeted strategies.
- Streamlined sales support processes, reducing turnaround time (TAT) by 25%.
- Conducted training sessions for sales executives, improving team productivity and customer satisfaction.

Previous Roles in India (1995–2004)

- Alpha Data Pvt. Ltd. – Executive, Back Office Operations for ICICI Bank Credit Cards.
- Apnaloan.com India Pvt. Ltd. – Operations Executive for DSA of various banking products.
- Infocom Network Ltd. – Marketing Executive for media space selling.
- Drachma Communications Pvt. Ltd. – Administrative Executive for Standard Chartered Bank DSA.

EDUCATION

**BACHELOR OF ARTS –
TILAK MAHARASHTRA VIDYAPITH, PUNE UNIVERSITY JUNE 2011**

key skills

- Strong interpersonal & communication skills
- MS Office Suite
- Ability to work collaboratively as part of a team
- Problem Solving
- Leadership
- Meticulous attention to detail
- Excellent Organizational skills
- Poised under pressure

Languages

- English
- Hindi
- Marathi