**CURRICULUM VITAE – MASARATH**



Visa Status: Visit Visa

Date of birth: 11- 02-1982

Nationality: Indian

Marital Status: Married

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**CAREER OBJECTIVE**:Actively seeking to optimize my multitasking and problem solving skills to take on the role of **Call center executive** to contribute to increased customer satisfaction, at a progressive organization.

**PROFILE:**

* More than 4 years of customer service and collections experience in call centre operations.
* Self-motivated and fully flexible with proven abilities in areas of learning and development.
* Able to work successfully as a team member and as an individual contributor.
* Competent in resolving a wide range of product and service related disputes.
* Loyal and dependable, believing internal principles dictate performance.

**KEY SKILLS:**

* **Linguistic:** I am able to handle English, Hindi and Urdu speaking customers. As an outgoing and friendly person, I caneasily build positive relationships with customers and team members, using my linguistic abilities
* **Presentation:** Confidently deliver, coordinate and manage training programs to meet required quality standard via astructured approach, to ensure the understanding of delivered learning material.
* **Conflict Management:** I am able to deal with conflicts by assessing the situation, determining the possible differentapproaches and deciding on the most effective one.
* **Training:** My oral & written communication skills have enabled me to redefine and re-structure client specific trainingprograms. I’ve designed training material which enabled me to deliver the business requirements within the given turnaround time (TAT)
* **Technical**: I have good working knowledge of Microsoft Office (Word, Excel & Power point), Oracle, AS400 and ableto handle general office equipment like photocopiers, fax machines & multi-line phone system.

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| **QUALIFICATIONS:** |  |
| 1. | Degree (Bachelor of Science) – Osmania University, Hyderabad, India | 2003 |
| 2. | Professional certificate in Customer Service & On Job Training - WSQ, Singapore | 2008 to 2009 |
| 3. | Diploma in Multimedia – WDA, Singapore | 2009 |
| 4. | Advance Diploma in Multimedia – WDA, Singapore | 2009 to 2010 |

**PROFESSIONAL EXPERIENCE:**

1. **MONETIUM CREDIT (S) PTE LTD (A member of Money Lender’s association of Singapore) Orchard Road, Singapore**

**Credit and Collections Analyst, Jan 2016 to Oct 2016**

Handled multifaceted, computerized collections activities for a leading finance company, in South East Asia. Responsible for personal loans portfolio of more than 300 accounts with SGD 2.5 M overdue amount. Served as a subject matter expert and trained fellow team members & newly hired staff. Coordinated brain storming sessions contributing to Continuous Process Improvement (CPI).

Accomplishments:

* Increased collections by 30 % on overdue loans by utilizing available resources like Singapore money lender websites (MLAS), D & B report and debt recovery officers to track down the borrowers.
* Reduced delinquency rate by tracking non – performing loan accounts (NPLs) & sending Letter of demand, Lawyer letters followed by escalation of accounts to higher authorities to proceed with writs of seizure.
* Reduced delay in loan repayment by encouraging customers to sign up for Interbank GIRO deduction.

1. **HILLMAN GLOBAL PTE LTD (Chain of restaurants & Condiments manufacturer in Singapore & Japan) Kitchener Road, Singapore**

**Operations manager, June 2010 to Dec 2015**

Oversee operations of a 120 seats Chinese cuisine restaurant, serving more than 300 customers per day. Managed team of 19 employees and handled guest relations, vendors’ relations and inventory control. Promoted business through social interaction with guests and improved service standards according to the feedback.

Accomplishments:

* + Reduced food costs by 7%, by identifying and eliminating inventory issues like excess ordering and poor storage.
	+ Enrolled service staff for external customer service training programs which improved service standards and increased repeat customers.
1. **GENPACT India Services Pvt. Ltd (A leading company in business process management & services) Hyderabad, India**

**Call Center Executive, Oct 2004 to Jun 2008**

Collected and managed accounts receivables portfolio for U.S. based clients including Penske Truck Leasing and GE Infrastructure Security. Effectively managed supplier database for Japan based automobile firm, Nissan Motors. Trained 15 employees and conducted process knowledge tests every month. Handled escalation calls directed from other team members. Resolved disputes on conference calls with sales team and customers. Participated in group discussions like process mapping, fish bone analysis and value stream mapping.

Accomplishments:

* + Reduced bad debt by 70% on a portfolio of 274 overdue accounts. Based on my exemplary performance, designated as “Accounts Receivables Specialist”
	+ Created Standard Operating Procedure (SOP), which helped the team to gain accurate business process knowledge and reduced workflow errors.

**LEAN PROJECTS:**

1. Collector Inquiry Tool – Saved time & reduced redundancy
2. Discounts calculation tool – Saved time & increased productivity
3. Email templates – Saved time & increase efficiency
4. Name tags for day & night shift –Improved team co-ordination
5. Recycling of Photostat papers – Saved cost

**STRENGTHS:**

1. Flexibility& Adaptability
2. Reliability
3. Learning Agility

**WEAKNESSES:**

1. I ask too many questions
2. Reluctant to delegate

**INTERESTS:**

1. I enjoy playing Chess, Caroms, Sudoku and Kabaddi with family and friends.
2. I love traveling to different places to learn and experience new cultures.
3. My free time is best invested in volunteering at children orphanages & old age homes.

Signature

Masarath