**MASROOR**

**MASROOR.351259@2freemail.com**

#  Career Overview

My goal is to transit my enthusiasm and creativity into a position, where I continue to provide the strategic and tactical leadership critical to retaining valued customers of an organization. I am certain that my presence in your team will prove to be beneficial to your organization.

Seeking Managerial assignments in Business Development,Client Relationship Management training, Hard core Debt collections, account receivable, and customer services with leading organizations like IT,Pharma & Telecom.

#  Skills

* Excellent organizational skills.
* Good written and spoken communication skills.

#  Work Experience

**ENCORE CAPITAL GROUP 2012-2016**

**Debt Recovery Officer (Hard Core USA Debt Collections)**

* Maintaining a complete debt collection portfolio using the support framework designed. i.e.: learning policy and procedure for accessing letters, sources of needed
* Adhere to customer policies information and scheduling requirements to achieve successful recovery and procedures(FDCPA
* Close a specific number of collection accounts each month to meet assigned target. The assigned target ranges from 50k to 1lac Dollars.
* Build strong Connect with the customer and convince them to such a way to make them payers.
* Follow up with the debtors on regular basis.
* Contact debtors and implement repayment schedules and terms. Assist the company to take legal action against debtors by providing necessary information
* Maintain security and confidentiality of company and customer information. Follow legal requirements during debt collections to avoid legal issues.Collect outstanding debts from clients and achieve collection target to ensure positive cash flow.

**SOVEIRIEGN HEALTH GROUP 2011-2012**

**Sr.Executive P2P Collections**

* Contact delinquent account holders to negotiate and arrange payment on delinquent accounts.
* To achieve the assigned target ranging from 40k Dollars to 80k Dollars.
* Clear, concise, and professionnal communication with all debtors or clients.
* Conduct skip trace work.
* To solicit the financial information of the defaulter and convince them to clear the debt.
* Follows-up on accounts in queue to ensure payment arrangements are maintained.
* Set up electronic check payments or money orders as requested by the debtor.

#  Education and Certifications

* MBA Finance from BGSB University with 63% (2008-10)
* B.Sc from State University with 53% (2005-2007)
* 10+2 From CBSE Board 58% (2004)
* Completed project on Marketing strategies of Hindustan Unilever w.r.t. few products in the month of June- July 2009 with HINDUSTAN UNILEVER in Chandigarh Punjab India.
* Dissertation on Tata Motors wrt their marketing strategies New Delhi
* Presented paper in AICTE approved national seminar on micro finance - A banking solution to poverty and low income trap. Topic Microfinance- A Developmental Strategy
* Participated in International Conference on “Cross Cultural Changes In HRM”. Organized by University of Jammu

#  Awards and Accolades

* Rewarded by IBM for Ist runner up for trainee for FMC83.
* Best Trainee at encore by clearing FDCPA certification with 100% score
* Ranked Ist and 2ND in business festival Lakshya 2009 in two events (ad-mad show and MBAians got talent) organized by University of Jammu
* Ranked Ist in business festival Tatva 2009 organized by Shri Mata Vaishno Devi University Katra Jammu India

#  Personal Details

* Birth Date: 1987, New Delhi India
* Place of residency: Dubai, United Arab Emirates.
* Marital Status: Unmarried
* Languages: English, Urdu, and Hindi
* Visa Status: Visit
* Nationality: Indian