[**361352@gulfjobseekers.com**](mailto:361352@gulfjobseekers.com)

# Professional Experience

Nov. 2016 to Present **Derby Debt Collection**  **Shj-UAE**

**Department: *Collection***

**Designation: *Team Leader***

**Portfolio handling:**

Abu Dhabi Commercial Bank (Recovery)

***RESPONSIBILITIES***

* + - * + With the help of CRM, Checking agent performance on daily basis.
        + Negotiation with customer through phone and email.
        + Focus on given target and help agent to achieve their targets.
        + Distribute Portfolio in agents.
        + Making bills and sending to bank.

Jan 2015 to Aug. 2016 **Muslim Commercial Bank**  **Pakistan**

**Department: *Collection***

**Designation: *Team Leader***

**Portfolio handling:**

*Auto Finance*

*Frontend*

***RESPONSIBILITIES***

* + - * + Managed effort to keep clients up to date.
        + Commercial debt resolution, lien filing and legal action.
        + Personally managed a portfolio averaging 300 debtors.
        + Improves collection efforts by identifying, analyzing, and recommending loss litigation opportunities.
        + Direct and handle the daily activities of Collections Team.
        + Organize regular target statistics and also Team reports for Sr. management.
        + Encourage and train the subordinates, appraise and evaluate Team member's performance.

June 2012 to Nov.2014 **Intra Debt Collection**  **Dubai, UAE**

**Department: *Collection***

**Designation: Sr. *Debt Collector***

**Portfolio handling:**

*Abu Dhabi Commercial Bank (ADCB)*

*Emirates NBD*

*Emirates Money (ENBD)*

*First Gulf Bank (FGB) SME Loan*

*United Arab Bank (UAB)*

*Bucket 4 & 6*

***RESPONSIBILITIES***

* Submission & collecting of contracts from clients.
* Advices customers of necessary action and strategies for debt repayment.
* Follow up with the customers, at the regular intervals to ensure timely.
* Maintains records of amounts collected / yet to be collected and able to

prepare all related reports,

* Allocate regular defaulters to the field collectors for the purpose of field

collectors and simultaneously follow up and take continuous status from field

collectors

* Communicating with customers via phone, email or personally.
* Maintain complete customer database..
* Monitoring customer account details for non payments, delayed payments

and other irregularities and highlight the necessity for any recovery plans /

provisioning / write-off

October 2009 to August 2011 **QINTAR Pharmaceutical**  **Pakistan**

**Department: *Accounts***

**Designation: *Accountant***

***RESPONSIBILITIES***

* Maintain daily Cash receipt and payment.
* Post entries of PV and RV in system.
* Keep the record of monthly expense and sales and post it into system.
* Post necessary adjusting entries of accrued and prepaid expenses.
* Preparation of unadjusted and adjusted trail balance on month end.
* Finalizing account by calculating P/L and balance sheet on monthly base
* Maintain Control A/C for Payable and Receivable.
* Prepare Reconciliation statements of Bank, Vendors and Distributors.
* Prepare Payroll slip of 35 employs, and maintain on Microsoft Excel.
* Maintain Inventory system.

February 2007 to Oct. 2009 **United Bank Limited** **Pakistan**

***COLLECTION OFFICER***

***RESPONSIBILITIES***

* Performs a variety of routine daily tasks, reviews reports and prepares correspondence.
* Investigative actions, procedures, and rules to determine feasibility of securing revenue
* Give proper guidance to the Customers and solve their problems related with insurance companies
* To minimize the delinquent accounts and contain the flow to the next financial cycle
* Compose efficient collection mail and collection letters
* Visit debtors in person when telephone conversations are unsuccessful
* Interviewing techniques used to obtain factual information
* Determine when a collection action for restitution accounts have not been effective and refers them for legal action
* To deal in repossession of car
* Feedback to management on daily basis
* Manage MIS.

***VERIFICATION OFFICER***

***RESPONSIBILITIES***

* Identify the perilous applicants to avoid the financial risk
* Investigate the customer’s existence at the provided address
* Checking the business creditability and tenure
* Verify the integrity of the documents provided by the customer
* Provide the credit department with the complete report about applicant that provide basis for decision making
* Training of new Verification Officers
* Help FRMU department with any investigation

March 2006 to January 2007 **Department: *SALES***

***RELATIONSHIP OFFICER***

***RESPONSIBILITIES***

* Prospecting as per policy.
* Product presentation and complete documentation.
* Cold calls marketing in a logical way
* Contacting the customers as allocated by manager.
* Industrial visits and corporate sales
* To ensure that there is open and effective communication at all times

# Trainings & Workshops

* Workshop on **EAMU ACTIVITIES**
* Basic Training of **DMU** and **AUTO REGISTRATION**

|  |  |
| --- | --- |
| **Accounting Software** | **SKILL DEVELOPMENT COUNCIL**  Lahore, Pakistan  **Oct.2010 to Dec.2010**     * **Tally.ERP 9** |
|  | * **Peachtree** |
| * **Quick Books** |
| * **Sage 50** |
| * **EFM (Excel Financial Modeling)** |

# Other Skills

* Analytical thinking and Problem Solving Skills
* Development of self and others
* Effectiveness in working with others
* Having complete territory/customer knowledge
* Logical and balanced approach

# Education

* **M.B.A**…………………………… Finance (4th Semester)
* **B. Com**. ……………………….. Punjab University
* **I.C.S**……………………………. Sargodha Board
* **Matric**………………………….. Federal Board