

**MEHRAJ**

**MEHRAJ.362148@2freemail.com**

**Seeking assignments in Collections/financial controller / Customer service/ in the Financial Sector**

**Summary**

Committed and service oriented professional with 5+ years of rich experience in Collection Sale Executive Management, Collection & Recoveries, office management, client relations and Sale Executive gained within diversified industries. Recognized for exceeding performance goals within parameters of cost, quality, time profitability and resource use Demonstrated competencies in providing world-class administrative support, handling multiple tasks, meeting deadlines, setting job priorities, fulfilling organizational objectives and dealing with multicultural personnel Patient and hardworking leader with excellent communication, interpersonal, coordination, planning, organizing, problem solving, public relations and time management skills

**Employment History**

**FedEx, Dubai as Credit Controller** **Jan’ 2014 – Till Date**

* Takes ownership of the most complex Customer queries/accounts, using significant expertise to anticipate Requirements of the Customer’s perspective as well as FedEx’s needs.
* Uses appropriate methods & tools to effectively manage a varied workload.
* Ensures transparency of actions by making timely & accurate updates to relevant systems including an appropriate level of detail
* Reviews and evaluates special focus accounts for critical Customer situations (Executive Management referrals, at risk, global, politically sensitive, new tenders etc.) to accurately determine their financial/trading status. Evaluation takes account of unique circumstances, history of issues, commercial impact of the decision to be made. Makes recommendations, or decision on trading conditions (credit limit, billing cycles, payment terms etc.) that the business can accommodate either within established financial parameters, or within acceptable limits.
* Ensures the integrity of revenue reporting & correct financial records by making accurate timely entries into the Accounts Receivables & related systems.
* Supports the department in achieving cash flow targets by performing in depth analysis of influencing factors that may impact a Customers’ ability to meet payment obligations.
* Optimizes team performance and revenue and debt recovery by acting as a subject matter expert for Customers, peers, CFS & other functions. Includes providing written & verbal explanations on processes, requirement and solutions.
* Performs defined procedural checks to evaluate process/system compliance &  Performs required processing duties that enable the effective completion of transactions within defined financial parameters controls
* Processing Credit card payments on Daily basis ,
* Handling Military Accounts and Employee Accounts.

**Emirates Islamic bank Emirates Islamic bank – Cards** **December ’2012 – July 2014**

* Providing Sales & Service to the customer related to Retail Banking
* Check the Validity for the Documentations as Per Bank Policy
* Identifying the potential prospects.
* Excellent relationships in most of the top companies in U.A.E
* Preparing & providing daily and monthly sales report to the management
* Determine customer needs & requirements, recommend solutions and alternatives & close the sale
* Ensure potential sales opportunities are closed as sold.
* Identify opportunities; develop new customers through networking, referral, company lead generation & cold calling
* Close sales by achieving over and above monthly sales target
* Coordinate with Assistant manager & colleagues for reporting and achieving sales targets

**Alwasl International Group Collection officer – Cards** **October’2010 – June 2012**

* Handled more than 500 Delinquent Accounts at one time
* Supervise the cases assigned to the Collectors
* Best accomplishment at **Alwasl** was: Achieved targets and quotas for all recovery handled.
* Other activities:

o Responsible in training newly hired staff for hard core collection.

1. Authorize & check on the AC debiting & report the projections & feed back to the team leader.

o Research regarding unsettled account balance that is completely or partially unpaid o Ensure follow up by mail and phone to insurance carriers or customers on felonious

payments

o Investigate customer’s accounts and documents method call

o Punch all information about collection action of account into system o Resolve inconsistencies and prepare adjustments

o Answer customer inquiries about account status

o Evaluate claims denied for payment and poorly paid claims o Verify payment information adjustments to manager

o Initiated all collection activities (telephonic calls, letters and emails) o Analysed accounts receivable information to settle on priority

o Produced standard aging reports

o Analysed receivables information from aging report o Monitored and collected on historical due amounts

1. Assists team leaders in preparing and analysing reports for collection department for submission head office branch

**Scholastics**

Bachelors Degree in Commerce

Computer Systems & Networking Concepts

Internet Technologies

**Personal Skills**

* Ability to work independently with minimum super vision.
* Ability to wok under pressure.
* Crisis management & Organizational skills.
* Easily adaptable to any environment.
* Willingness to learn from experience.
* Excellent communication skills in English and Arabic.
* Strong interpersonal skills.
* Strong time management and management expertise.

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|  |  | **Personal Snippets** |
| Nationality | - | Indian |
| Date of birth | - | 10TH December 1988 |
| Visa Status | - | Employment |
| Driving License | - | Valid U.A.E. Driving License |
| Relationship status: | - | Married |
| Languages Known | - | Excellent in spoken and written Hindi, English, Urdu. |