** MANSOOR**

**MANSOOR.367033@2freemail.com**

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| **QUALIFICATION PROFILE** |

* Experienced Banking professional with proven expertise in financial analysis, reporting marketing and administration.
* Improved client retention and satisfaction in a saturated market.
* Streamlining financial processes thereby improving productivity.
* Provide superb decision making capabilities and solid judgment.
* Treated clients with respect and kindness which led high customer retention rate.

**Core knowledge &skill Areas**

* Client Relationship
* Credit Operations
* Risk/ Loss Management
* Business Development
* Financial Analysis

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| **PROFESSIONAL BACKGROUND** |

**American Express (AMEX)**

**Job title : Team Leader-Collections Write off and Recovery Jan 2014-Till date**

 **Middle East& North Africa**

**As a Credit Risk Team Leader-Recovery officer I am responsible of preparing &conducting Collections Portfolio report presentations to individuals or group of prospectors. Also it is mandatory to identify the new ways of doing business development and promotional activities to acquire the right applicant’s Collections settlements. Most importantantly to keep the value and the respect to the customers to maintain the company reputations &Brand Name.**

**Job Responsibilities**

* Handling Entire Recovery Write off portfolio of Amex Middle East & North Africa region.
* Preparing Proposal of Settlements Availed to the customers who had high liabilities within a scheme of DRP-Debt Restructuring Plan.
* Successive moves each involved title advancements increased portfolios and lending authority.
* Maintained, monitored **and controlled** collection activity and portfolio Performance at or below expected marginal days delinquency including repossessions,cheque presentation, immigration status and police/legal case filing proposals, case release and clearance
* Multiple shot Settlements with UAE national portfolio and buy out loan follow up with local banks in UAE.
* **S**upervision of automatic Write off recovery portfolio & services to the customers with the coordination of legal Department.
* Handling Local and overseas collection agencies on the basis of Immigration Status of customers
* Customer Tracking System –Including Field visits and reports
* Conducting weekly meeting With Head of Credit &Collections and 90+Dpd team
* Preparing reversals and credit balance of customers on post settlement with finance department, until the issuance of police case release and the clearance letters.

**Dubai first**

 **Nov2008-Nov 2013**

**Job title : Collections Risk Management Senior Officer-Write off and recovery**

* Conduct collection analysis of clients in UAE, analyse the suitability of facilities proposed by coverage officers based on client’s risk profile and bank’s risk appetite, and present independent recommendations for approval to the bank’s Recovery & collectionsManager.
* Proposal of Cheque presentation ,Settlements-one time or multiple shots settlements on basis of customer financial condition
* Follow ups with other banks buyout loans to get the payment on time and to issue the clearance letters to make the collection history updation at minimal risk .
* Coordinated with some top most debt collection agencies in local market and overseas to ensure the skip customer impacts and reduce the delinquency rate at a marginal level
* Worked with Delinquency Portfolio from X days until Write off and recovery
* Coordinated with Collection control team for the cheque presentation, copy of customers applications,Guarenty Cheq availability, Emails and other contacts in place
* Legal team meetings and police case status,releases and clearance on time
* Perform annual reviews and meet customers as part of the credit review process
* Monitor on an on-going basis news concerning the bank’s counterparties, and review the counterparty risk rating and facilities where necessary
* Participate in Training on negotiations and monitor covenant compliance, and handle the collection approval for waivers
* Ensure that Legal proceedings are in time and co ordination with legal department to ensure the case status and payment follow up from police station and court
* Personal Discussion (PD) – Conducting business visits at client’s business place. Checking the exact business activity, credit ability of the client based on the business and other information provided. Preparation of the PD report as per the information collected during the visit.
* Case discussion with the Policy & Credit Manager, Preparation of Post discussion mails and report for raising deviations to the authorized levels.
* **Analyses the suitability of facilities and present independent**
* Credit Underwriting and screening of unsecured loans and semiρ secured loans.
* **Recommendations for approval**
* Credit & financial analysis of corporate and retail proposals in real finance of SME
* Analyzed potential risks in a proposal and identifying mitigates
* Preparing credit proposals and recommending amendments to ensure that assigned portfolio Status all in Place and updated
* MIS preparation and Field visit report filing
* Handle pre-approved arrangements.
* Managed, directed and coordinate all activities to implement collections write off customers
* Coordinated with credit initiation policies, procedures and practices concerning underwriting, applications and granting or extending loans.
* Prepared financial and internal reports as required.
* Successive moves each involved title advancements increased portfolios and lending authority.
* Maintained, monitored **and controlled** collection activity and portfolio performance at or below expected marginal day’s delinquency including repossessions.

**Citi bank NA Dubai**  **Jan 2006-Nov 2008**

* **Job Title Sales& Credit Support Officer**
* Coordinate with sales team in UAE credit cards &loans.
* Problem findings and support team to improve their productivity to ensure perfect documentation & policy related aspects.
* Leading team as a team work to ensure better approval rates.
* Analyzes customer’s financial history to grant loan in accordance with risk management.
* Analyzes paying habits of customers who are delinquent in payment of bills and recommends actions.
* Reviews files to select delinquent accounts for collection efforts.
* Confers with representatives of credit associates and other businesses to exchange info concerning credit ratings and forwarding addresses.
* Interviews customers in person or by telephone to investigate the complaints, verify accuracy of changes, or to correct errors in accounts.

**Innovative Concepts (I) Pvt. Ltd.**

Run by India’s leading media organization Malayala Manorama Publications is one of the largest Event Management Company in India.

* **Job Title** **: Promotional & HR Executive Dec 2004 -Dec 2005**
* Develop and implement the sales strategy for event sales.
* Effectively support the business firms to improve the brand image and brand awareness in the entire market.
* Succeeded in achieving the brand image in the local market and make local people aware of various products.
* Coordinated with India’s largest event management Program’’Vanitha Ice Exhibition’’ under the supervision of Malayalamanorama publications

**Sovereign InfoTech, Coimbatore (INDIA)**

**Job Title** **: Administrative and Personnel Executive**  Feb **2002-Oct 2004**

* Generate the corporate sales course offerings
* Provide fruitful service to the IT students
* Provide a message and awareness about IT and their relating terms and hardware techniques.
* Co-ordinate with inventory management with the administrative officers and executives.

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| **EDUCATION AND CERTIFICATION** |

* **MBA (Master of Business Administration)**
* **BSC (Graduate) in Computer Science**
* **Tally Accounting Package**
* **MS office**
* **Excellent Typing Skills**
* **AML-Anti Money Laundering Certification UAE central Bank Policy under the supervision of American Express and Dubai first.**

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|  **CAREER ACHIEVEMENTS**  |

* **Awarded Best Performer for the month of October Year 2014 American express In Risk management write off and recovery**
* **Awarded Q3 champion& Top performer for the year 2010,2011&2012 in Risk Management**
* Excellent supervisory and management skills, participated in hiring, training and annual evaluations
* Ability to interface well with all levels of co workers and management
* Completed Summer Project from Roots Industries, Coimbatore: Conducted market survey of disc brake on two-wheeler vehicles in the cities of Hyderabad, Mumbai & Pune India
* Participated in the management festivals conducted by various institutions.

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| **HONOR** |

* Worked with fortune 500 company
* Trained and expertise on all the major credit analyzing tools and software.
* Effectively negotiated credit decisions that helped generate **Citi’s** sales growth while still supporting business revenues and profitability goals

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| **PERSONNEL PROFILE** |

* **Holding Dubai DrivingLicence**
* Nationality : Indian
* Language known : English, Hindi, Malayalam, Tamil & Arabic working knowledge
* Marital status : Married
* Date of Birth :01-06-1981