JUSTIN

E-mail: [justin.381370@2freemail.com](mailto:justin.381370@2freemail.com)

0bjective

* Good Team Player with strong communication skills and enjoy working in a fast-paced environment.
* Flexibility, problem solving abilities, good communication and creativity.

Personal Detail

|  |  |  |
| --- | --- | --- |
| • | Date Of Birth | : 23rdAugust 1986 |
| • | Gender | : Male |
| • | Marital Status | : Single |
| • | Nationality | : Indian |

* Languages Known: English, Hindi, Marathi & Malayalam
* Passport Expiry : 09th January 2028

Employment:-



IMPACT COLLECTION SERVICES 08th Nov 2016 – 27th Nov 2017

Channel Partner (ETISALAT)

Senior Collections Agent

Currently working as a Senior Collections officer recovering debt for Etisalat from 08th Nov 2016, a portfolio of delinquent accounts to assist in their inquiries, complaints, billing questions and payment/extension service requests

Job Description:

* Working as a Senior Collections officer for Consumer & SME Accounts, recovering debt on accounts more than 1 year old.
* Based on performance was moved to SME Collections in the 3rd month.
* Coordinated with PRO’s/Accounts Team/Accountants for payments and payment arrangements for SME

Accounts delinquent for more than a year.

* Resolved escalation calls in which irate customer were asking for supervisor
* Kept company and department goals in line each month by setting up payment and setting up forbearance agreements over the phone
* Processed skip tracing routing to locate clients and performed asset management activities that promoted customer goodwill and retention
* Maintained 100% quality adherence every month through random call monitor

Tata Consultancy Services India. (TCS) 4th Feb 2014 — 04th Oct 2016

Senior Verifications Officer/SME (Subject Matter Expert)

Worked with Tata Consultancy Services for 2 years 8 months as a Senior Process Associate (Band-1) for Citi Bank Australia as a Phone Banker.

Job Description:

* Worked in the Data Operations Department for Citi bank Australia.
* Worked in multiple segments within Australia Credit Acceptance as Verification Officer for Inbound & Outbound process.
* As CITIBANK Australia Being the credit provider for SUNCORP, BANK OF

QUEENSLAND, VIRGIN MONEY & IMB MY STATE CARD SERVCIES so been a part of all partner logos cards & loan verifications.

* Conducting documents checks with the branch officers, employers or customers directly.

There after started working for another segment within Credit Operations as a SPECIAL HANDLING OFFICER, wherein I was the first point of contact for the portfolio for Outbound and Inbound Credit Verifications for Citi Bank Australia Credit Card customer's in India. Job Involved verifying high valued and prestige applicants’ Credit Card, Ready Credit & Personal Credit applications, which required end to end processing, meeting turnaround timeline's, and reporting directly to Sydney Credit Officers.

Achievements:

* Won the Best Performance Award in Credit Operations for October & September 2016.
* Working as an Assistant Team Leader/MENTOR for the last 2 months helping On Job Trainees, driving performance with quality, managing team stats on daily basis and sharing numbers with the team.

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TECH MAHINDRA BUSINESS SERVICES. (Hutchison 3 Global Services Pvt. Ltd.)

31st July 2006 — 22nd December 2012

Lead Advisor/SME (OJT MENTOR)

Worked with Tech Mahindra Business Services Ltd for 6 years and 6 months for UK Outbound & Inbound Collections process.

Job Description:

* Collecting & curing accounts from various collections stages.
* Upselling direct debits, was also a part of the pilot batch for in house debt collection agency to ensure accounts not getting rolled over to external debt collection agencies.
* Maintaining the monthly performance of the team by setting targets for the fellow employees and maintaining team stats.
* Sharing team stats with team members, preparing presentations and managing data on excel for the team.
* OJT MENTOR- helped new hires with process training and knowledge implementation for 2 years 6 months.

Achievements:

* 3 times Winner of Champ of the quarter Award for Best Performance for the years 2008, 2009, 2010.
* Twice been a part of the Dream Team Award for the year’s 2008, 2009.
* Received multiple client apperceptions on meeting targets and exceeding targets.

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ZENTA INDIA Pvt. Ltd. 17th Nov 2005 — 28th July 2006

Senior Collections Advisor.

Worked with Zenta India Pvt. Ltd as Senior Collections Advisor for American Express in Early out Credit Card Collections.

Job Description:

* Worked as Sr. Collections Advisor for American Express Early Out Inbound & Outbound Collections Process, Meeting SLA, with Minimum Average Handling Time.

Achievements:

* Winner of ACE Call across India & US won $25.00 for the best call in collections.
* Winner of TOP Collector award twice in March & April 2006.

Education



B.COM (Bachelor of Commerce). June 2012 — June 2015

**Rashtriya Vishwa Vidyapeeth, Mumbai**.

* Passed THIRD YEAR B.COM with 1st Class from RVV MUMBAI University.

HSC (Higher Secondary Certificate). June 2003 — March 2005

**Maharashtra State Board Of Education**

* Passed HSC from Mittal College in the field of Commerce.

SSC (Secondary School Certificate). June 2002 — March 2003

**Maharashtra State Board Of Education**.

* Passed SSC from St Thomas High School

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