**FAHD**

**Collection Officer** at **Dunia Finance**

United Arab Emirates | Banking & Finance

**Date of Birth**: October, 1985 **Driving License**: Valid UAE Driving License

**Nationality**: Indian **Address**: Dubai Outsource Zone, Dubai

**Marital Status**: Single **Email**: Fahd.382444@2freemail.com

**Visa Status**: Employment Visa

**PROFESSIONAL SUMMARY**

A highly organized and detail-oriented Professional with 7.5 years of well-rounded experience within the Finance & Banking Industry revolving around Collections, along with experience in HR/Staffing ,Customer Service, Salesand General Office Operations.

**WORK EXPERIENCE**



**Company Name : Dunia Finance FZ LLC**

**Designation : Collections Officer**

**Duration :( September 6, 2015 – July 29, 2018)**

**Key Responsibilities:**

* Collecting outstanding debts from clients and achieve collection target to ensure positive cash flow.
* Maintaining debtor’s book to ensure that the debt status is accurate and latest.
* Developing reports on aged debt accounts and days sales outstanding (DSO) reports.
* Monitoring slow moving accounts to identify delinquent debts and take necessary action to recover the debts.
* Close a specific number of collection accounts each month to meet assigned target.
* Maintaining security and confidentiality of company and customer information.
* Resolve debt by providing customer service and collection based techniques to ensure positive results.
* Tracing skip customer and regularly following up with them until they settle their liability.
* Tracking the customers by visiting their work place & residence to collect their overdue bills.
* In addition to collections, have promoted the Financial Institution’s services and products through direct and cross selling to achieve the bank’s goals and increase its market share in those products.
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**Company Name : RAK Bank, Sharjah, U.A.E**

**Designation : Relationship Officer - Bancassurance**

**Duration : (January 2015– July 2015)**

 **Key Responsibilities:**

* Sales of Life Insurance plans and generating leads for NTB and other banking products.
* Assisting the customers and provide them solution as per their banking & financial needs.
* Maintaining customer data base and pitch them for resale of banking products.
* Establishing healthy business relations with customers, clients & external associates for securing clients.
* Solving customer’s queries and serving customer needs.

 **Company Name : CISCO SYSTEMS India Pvt. Limited, Bangalore**

**Designation : HR Executive**

**Duration : (May 2012– October 2013)**

**Key Responsibilities:**

* Administration of employment processes to ensure compliance and efficiency of hiring.
* Provide end to end support to staffing team and hiring managers.
* Participation in Requisition Status and Candidate Review Meetings.
* Create Monthly and Quarter End Requisition Status Report.
* Effectively execute, manage, and prioritize, varied and steady workload.
* Properly communicate process and procedures across all levels of management.
* Arrange Travel for Candidates visiting Onsite Locations.
* Schedule interviews between candidates and interview teams across different departmental functions and time zones.
* Interact with candidates to deliver a positive candidate experience.
* Process employment applications and initiate background investigations for employment.
* Perform various administrative duties that support the recruitment function including entry, maintenance and integrity of data in applicant tracking systems.
* Provide General backup during absences of Client Interface Recruiter.
* Ensure that all end to end hiring processes have been followed and documented prior to new hire on-boarding.
* Initiate pre-employment hiring processes and monitor status of results.



**Company Name : HSBC Electronic Data Processing India Pvt. Ltd, Hyderabad**

**Designation : Regional Contact Center Executive (UAE Banking)**

**Duration : (June 2011– May 2012)**

**Key Responsibilities:**

* Provide basic support of customer service to account holders with regards to their bank accounts.
* Process transaction of funds transfer for all type of account holders to different countries.
* Process banking tasks like telegraphic transfers, standing instructions etc.
* Initiate and process the replacement debit & credit cards.
* Initiate and issue cheque books.
* Process information about local branch office/details.
* Responsible for collections pertaining to delinquent accounts by proposing Win-Win Solution.

**AWARDS & RECOGNITIONS**

* Received **Section topper** in February 2012
* Received **Superstar Award** for being the top performer in the entire department for March 2012.



**Company Name : DELL India Pvt. Limited, Bangalore**

**Designation : Sr. Customer Support Executive (US Clientele)**

**Duration : (November 2005–July 2007)**

 **Key Responsibilities:**

* Meeting and exceeding personal Daily Productive Goals (SLA’s & PLA’s) while adhering to the Quality and Compliance.
* New Hires Support – Took the initiative to train and groom new hires in their role as a customer support.
* Helped new hires during difficult situations and helped them understand and appreciate their job requirement
* Assisting the team manager in the preparation of MTD, MIS reports and in the Update of personal records.
* Experience in handling Customer complaints and offering resolution within the stipulated time
* Dealt with complex customer queries on Inbound and Outbound lines.
* Actively participate in the stack performance grid based on customer survey scores.
* Manage an average handling time for calls (2-4 mins)

**KEY SKILLS**

1. Strong negotiation skills and presentation skills stressing on the operational and revenue benefits.
2. Devising effective strategies based on the product line for achieving desired results in optimum time frame.
3. Team Oriented along with the ability to motivate the team and work well with diverse, cross functional teams.
4. Independent, self-motivated, able to take responsibility.
5. Excellent Oral and written communication skills along with strong influencing and negotiation skills.
6. Resourceful, with the ability to organize and prioritize multiple tasks.

**EDUCATION**

* **Xavier’s Institute Of Business Management Studies –** Bangalore, India **Masters in Business Administration (MBA)** – International HR & Sales
Cleared with 70% in year [2013](file:///C%3A%5CDocuments%20and%20Settings%5CAdministrator%5CLocal%20Settings%5CTemp%5Cresume.htm%20%5C%20edu_toyear_0#edu_toyear_0)
* **Indian School Of Business Management & Administration, –** Bangalore, India **Graduate diploma in Management (GDM)**
Year –2010

**COMPUTER SKILLS & LANGUAGES**

**Computer Expertise:**

* Banking and Finance Systems
**Past** –Coach Application, IBM Sessions, Multiple Account Relationship System (MARS), SALSA (Credit Bureau)
* Microsoft Excel and PowerPoint Presentations
* Trained on **Hardware and Networking**

**Languages:** English (Fluent), English (Fluent), Urdu (Fluent) and Arabic (Read)