

ADNAN.S.HUSAIN

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CAREER OBJECTIVE

To secure a challenging position with an organization that will allow me to use my skills to the fullest. I seek a suitable career based position where I could share and gain a new scope of knowledge.

SKILLS

- I have a good idea of communicating and managing people from all walks of life.
- My forte has been my ability to promote concepts and new ideas as well as to plan and achieve the specified targets within the specified deadlines.

PROFESSIONAL PROFILE

An astute professional with 12 years of experience in **Collections Management**.

Skilled at:

- ***Collections/Recovery***
- ***Agency Management***
- ***Documentation***
- ***MIS***
- ***Client Relationship***
- ***Training / Team Management***

Deft in Agency managing & leading teams for running successful operations & experience of developing procedures, service standards for business excellence. Experience in managing loans (Mortgage loan, Personal loan & Auto loan), advances, and credit card with skills in tracking and resolving matters pertaining to recovery in compliance with organizational guidelines. Experience in handling credit & disbursements for Finance from the banks or other financial institutions. Domain expertise in Risk and Fraud Management, Collection and Documentations, Credit Card Risk Operation. Team player with strong communication, organizational and interpersonal skills.

AREAS OF EXPOSURE

Agency Management

- Leading, mentoring & monitoring the performance of the team to ensure efficiency in process operations & meeting of individual & group targets.
- Preparing the MIS of the team for management to check the individual collector performance.
- Creating & sustaining a dynamic environment that fosters development opportunities & motivates high performance amongst team members.

Receivable/Collection Management

- Excellent knowledge in Credit-Cards & loans (Mortgage loan, Personal loan & Auto loan) Collection.
 - Reviewing delinquent accounts & portfolio to control collection, recovery operations for delinquent customers.
 - Identifying high-risk credit card & implementing result oriented collection plans to manage delinquency within pre-set norms.
 - Handling high value fraud cases / defaulters / insolvent clients & initiating appropriate legal actions.
 - Managing the process of settlement ensuring approval for all settlement accounts, maintaining settlement trackers.
 - Locating Skip customers using various tools available with the help of the Skip tracking agency.
 - Enhancing normalization & recovery rates to ensure continued profitability of business & improved processes to ensure efficiency in customer contact & recovery techniques.
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CAREER HIGHLIGHTS

STANDARD CHARTERED BANK, DUBAI
2009 till date

since August

AGENCY MANAGER

Presently working for Standard Chartered Bank in Collections & Recoveries Department as Collection Agency Manager.

- ⇒ Managing the gamut of tasks including Collections Receivable Management, Cards and Loans (Mortgage loan, Personal loan & Auto loan) Recovery.
- ⇒ Managing Most important, NCL based Bucket 6,5 & 4 Credit card collection with the help of Domestic and overseas agencies and meeting individual and team targets in terms of resolution.
- ⇒ Successfully handling escalations for new and inexperienced officers, handling walk-in customers for the team.
- ⇒ Effectively managed delinquent customers in Consumer Banking Portfolio – Bucket 6 in order to reduce flows into Write off & optimize service quality.
- ⇒ Minimized collection costs & account attrition.
- ⇒ Educated customers on non repayment of dues and repercussions thereafter.
- ⇒ Maintained & increased customer satisfaction through timely customer complaint redresser.
- ⇒ Coordinating with field collectors for field verification, tracing skip customers, non-contactable customers and coordinating with agencies for the cases forwarded to them.
- ⇒ Handling reversals, card-closures, reinstatement and forwarding the same to concerned department.

- ⇒ Retrieving security cheques of delinquent customers in order to file a case (Criminal / Civil) to ensure recovery of dues.

ACHIEVEMENTS

Won many star awards for various months for the outstanding performance.

DUBAI FIRST (PJSC) MAR 07 –
SEP 07
Recovery officer (Overseas)

- ⇒ Handling overseas agencies for India, Pakistan, Philippines, Srilanka, U.K (Bilkish, BMS, Kapital, Call Street, and Acconia).
- ⇒ Negotiate payment arrangements and settlements with customers, agencies, attorneys
- ⇒ Perform outgoing and incoming calls related to the dunning cycles of customers
- ⇒ Handling disputes of Credit card defaulters.
- ⇒ Recovering Bad Debts.
- ⇒ Handling Pre-closure and Settlement issues.
- ⇒ Maintaining & reviewing MIS reports to analyze portfolio trends.
- ⇒ Prepare several reports, clearance letters and other correspondence documents.

EDUCATION

Academic:

M.B.A IN OPERATION MANAGEMENT

From Sikkim University, India.

M.J.P Rohilkhand University, Bareilly:

Bachelor of Computer Application (**B.C.A**) (2003 – Sept. 2006)

St Paul's Sr Sec School Kathgodam Nainital UP (C.B.S.E)

High school (1999 - May 2000)

SUMMER INTERENSHIP

Project Title Customer Care
Duration Three month
Organization I.F.T.M

EXTRA CURRICULAR

Represent U.P in under 15, 17 & 19 cricket tournament.

INTERESTS

Interacting with people, reading books and sports.

PERSONAL DETAILS

Date of Birth	19 th June 1983
Nationality	Indian
Marital Status	Married
Father's Name	Shahzad Hussain
Valid U.A.E. Driving License	