



Muhammed Ashmil Karakkunnummal

Results oriented professional with 2 years of experience in finance advisor, Debt collection, Customer service and Fashion designing. Successfully enhanced team leader for Etisalat recovery collection. A quick learner, Negotiator, Excellent communicator and fluent in English.

✉ alskk2010@gmail.com

☎ +971 581361296

📍 Sharjah, United Arab Emirates

EDUCATION

Bachelors of Arts

LISSAH College, University of Calicut

06/2014 - 04/2017,

Courses

- BA English with Journalism and Audio Visual communication

Calicut, Kerala

Higher Secondary School Diploma

G H S S Puthupadi

06/2012 - 04/2014,

Calicut, Kerala

WORK EXPERIENCE

Debt Collector

Altamayez Group (First Abu Dhabi Bank)

09/2021 - 02/2022,

Sharjah, UAE

Achievements/Tasks

- Perform outbound calls and email to debtors for past due accounts and assist them in obtaining lines of credit.
- Acts as the liaison between creditors and customers and manages overdue accounts.
- Communicating with collection managers and clerical staff to ensure the accuracy and protection of the account information.

Team Leader

Tahseel

09/2020 - 02/2021,

Sharjah, UAE

Hadaf Al Khaleej Debt Collection LLC (Etisalat)

Achievements/Tasks

- Leading and managing a team of 8 members to ensure monthly team target achievement.
- Modifying allocations in order to support team members according to their language and nationality preferences.
- Supporting team members by giving final calls in order to close the accounts.

Debt Collector

Tahseel

12/2019 - 02/2021,

Sharjah, UAE

Hadaf Al Khaleej Debt Collection LLC (Etisalat, Citi Bank, ADCB)

Achievements/Tasks

- Perform outbound calls and email to debtors for past due accounts and assist them in obtaining lines of credit.
- Acts as a customer support by requesting for bill dispute corrections.
- Informing customers about overdue and line suspension and providing reconnection support.

SKILLS

Flexible Communication

Negotiation

Leadership

Team management

Critical thinking

Problem solving

COMPUTER SKILLS

MS office

Outlook mail

CRM

Tracing and reaching non contactable customers

PERSONAL INFORMATIONS

Date of Birth : 22-11-1996

Nationality : Indian

Sex : Male

Marital status : Single

Visa status : Tourist visa

LANGUAGES

English

Full Professional Proficiency

Malayalam

Native or Bilingual Proficiency

Hindi

Professional Working Proficiency

Tamil

Professional Working Proficiency