



MANJURUL ALAM ARIF

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Objective

To pursue a rewarding and challenging position within a company that provides a high level of professional satisfaction and the opportunity to succeed in my goals and where I can utilize my skills and knowledge efficiently for organizational growth.

Experience

United Finance Limited

08/12/2020 - Continuing

Senior Officer

Department: Monitoring & Collections

Duties & Responsibilities:

1. Look after overdue clients under Gazipur Branch.
2. Maintain visit frequency of all current due clients and overdue clients as per collection protocol of the company.
3. Identify the reasons behind non-payment to help strategize actions against clients.
4. Advising customers on their payment options and suggesting methods of payments.
5. Negotiating suitable payment plans & maintaining customer payment records.
6. Ensure all operational procedures of the Company related to credit restructure, rescheduling and other services to the client.
7. Obtain background information on all assigned clients. Identify & contact guarantors, family members and any other helpful sources to collect dues.
8. Identify problematic clients and suggest further legal action while handing over the client to special asset management team.
9. Take necessary steps in system to keep the reporting update.
10. Ensure any other non regular responsibilities given by line manager.

Bangladesh Industrial Finance Company Limited

01/11/2016 - 30/11/2020

Senior Officer & In-Charge (Recovery)

Duties & Responsibilities:

1. To execute different recovery & collection strategies as per the regulatory policy.
2. Send reports of statements of delinquencies to Bangladesh Bank.
3. Pursue all options to maximize recovery, including negotiate customer to pay as per approved payment plan or liquidation as appropriate.
4. Planning, evaluating, implementing and continuously improving all aspects of recovery functions and processes.
5. Escalate large or complex exposures and exceptions to the Board for approval on a case by case basis.
6. Maintain liaison with panel lawyers, arrange to collect case status from the panel lawyers and forward it to the Management.
7. Manage NPL portfolio by undertaking daily to monthly analysis and reporting issues, exceptions & severity to the Senior Management.
8. Maintain visit frequency of all delinquent Borrowers as per credit recovery manual of the company.
9. Maintain pending case status and arrange to send it to the Management in every month.
10. Perform Mortgage deed execution, mortgage redemption, Loan documentation, and Auction related task.
11. Perform other duties as and when assigned by the Management.

The City Bank Limited

07/04/2013 - 28/09/2016

Collection Supervisor

Department: Credit & Collection- Retail & Small Business Risk.

Duties & Responsibilities:

1. Effectively monitor and follow-up retail customers to ensure collection.
2. To execute different collection strategies as per the regulatory policy.
3. Negotiate repayments appropriately with defaulting customers without compromising Bank reputation.
4. Prepare month to month analysis of individual portfolio.
5. Conduct field visit & prepare visit report.
6. Lead collection team and external collection agents to ensure team & individual KPIs are met.
7. Report daily progress against target.
8. Take incoming calls from existing customer and resolve their queries, referring them to other departments when necessary.
9. Contribute to regular team meetings to provide an open forum for discussion.
10. Managed an automated dialer that increased production and customer contacts.

Education

Jagannath University

Master of Business Administration (MBA)
Major: Accounting and Information System (AIS)
Passing Year: 2010 — **Result: CGPA 3.17 out of 4.00**

Jagannath University

Bachelor of Business Administration (BBA)
Major: Accounting and Information System (AIS)
Passing Year: 2009 — **Result: CGPA 3.00 out of 4.00**

Madhupur Shaheed Smrity Higher Secondary School

Higher Secondary School Certificate
Group: Science
Passing Year: 2005 — **Result: GPA 3.90 out of 5.00**

Chapri BahumuKhi Gono High School

Secondary School Certificate (SSC)
Group: Science
Passing Year: 2003 — **Result: GPA 3.75 out of 5.00**

Training/ Certification

Certified Expert in Credit Management (CECM)

Certification Authority: Bangladesh Institute of Bank Management.

Anti-Money Laundering (AML) & Combating the Financing of Terrorism (CFT)

Organizer: Bangladesh Bank

Basic Operation of Tally and Factura (Accounting and Inventory Management)

06 months long training program by Faculty of Business Studies, Jagannath University.

Soft Skill Development in Collection

Training Host: The City Bank Limited

Skills

- Monitoring & Collection
- Credit Management
- SME Finance
- Credit Recovery
- Negotiation Skill
- portfolio Management

Achievements & Awards

Staff Appreciation Award for 100% Achievement of PAR & NPL reduction Campaign in Aug- Sept 2015 at The City Bank Ltd.

Interests

- Reading, Writing, Traveling, Networking.

Reference

Professor Dr. Md. Sawkat Jahangir - Dean, Faculty of Business Studies

Jagannath University
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M.M. Mostafa Bilal - Managing Director (C.C.)

UAE-Bangladesh Investment Company Limited (UBICO)
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01712202434

Declaration

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

Signature:



Manjurul Alam Arif