

## Resume

MD.FARAZ

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### **Professional Experience Summary:-**

Knowledge of proper and ethical debt collection . Ability to quickly build a picture of customers' personal circumstances and needs. Strong negotiating, counseling, and problem-solving skills. Experience of handling collection agency's.

Had overall experience of 9.9 years.

### **Bajaj finserv LTD (RBL SUPER CARDS) (4.10 Years)**

- **Working as Collection Manager in Bajaj finserv Ltd credit card write-off (August 2019 to till now)**
  - To achieve collection targets of the Respective Portfolio Bajaj RBL credit cards.
  - Drive agency meet the Target on Cost of Collections.
  - Ensure that the collection agencies and executives adhere to the legal guidelines provided by the law in force.
  - Continuously monitoring collection agencies and collection executives to identify fraudulent practices and ensure that no loss is incurred due to such activities.

### **Indo star Capital Finance Limited&(India infoline Finance Limited) (1 Year 8 months)**

- **Working as Field officer in Indo star capital Finance limited.( Indostar capital acquire India Infoline Finance LTD commercial vehicle Business on March 2019)  
From December 2017 to July 2019.**
  - Enroll the Dealers, Transporters and DSA and Maintain the Good relation with them ,
  - Generate the leads, Collecting all KYC Documents from the customers such Address proof, Identity Proof,
  - Conducting field verification of customer residence Assessing the individual capacity to repay the vehicle loan,
  - Control NPA cases,
  - Collection allocates area cases and recovery.

### **Bajaj finserv lending, Consumer Durable loans (3 Years 3 Months)**

- **FOS at Bajaj finserv lending on the payroll of Adecco India Private Limited and Bajaj Allianz.**

**Worked as a Consumer Durable Service Executive September 2014 to December 2017**

- Sitting allocate Dealers and maintain the relation with promoters and executives converting the cash, credit card customers into the finance,
- Collecting KYC Document, Cross verifying with RCU report and take Approvals.
- Daily bases business pipeline and disburse entire team report send to SM,
- Preparing disbursement Memo's and updating the Payment details to the dealer.

**ADDITIONAL SKILLS:**

- **DRA:** Certified debt recovery agent from Indian institute of banking & finance.
- MS Office.

**STRENGTHS:**

- Hardworking and self-motivated to achieve goals.
- Confident and optimistic at arriving a solution.
- Able to adopt myself to different environment.

**ACADEMIC QUALIFICATION:**

**MBA (finance & marketing)** 2011 - 2013  
Shadan Institutions of Management studies for boys Khairathabad, Hyderabad, Osmania University.

**B.com (computers)** 2008 - 2011  
Chaitanya degree college Achampet (dist) Mahaboob nagar, Osmania University, Hyderabad.

**Intermediate: vocational (office assistant)** 2006 - 2008  
Govt Junior college for boys, Achampet (dist) Mahaboob nagar, State Board of Intermediate Education.

**S.S.C** 2005 - 2006  
Govt high school, Achampet (dist) Mahaboob nagar, Board of Secondary Education,

**PERSONAL DETAILS:**

Name : MD.FARAZ.  
Date of Birth : 12-03-1991.  
Gender : Male.  
Father's Name : MD.Areef.  
Marital Status : Married.  
Religion : Muslim.  
Nationality : Indian  
Languages Known : English, Telugu ,Hindi.  
Hobby : Playing cricket.

I hereby declare that all the information furnished above is true to the best of my knowledge. I assure you that I will do my best to your institution on entry.

(MD FARAZ).