



## CONTACT

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## COMPETENCIES

Collections, Recoveries, MIS, Receivables, Negotiation, Portfolio Management, Risk control, Dialer System Management, Investigating and Skip tracing, Target Oriented. Credit Collections and Account Receivables

## EDUCATION

**Master's in Business Administration** (2011-2012)  
*Specialized in MIS.*  
University of Karachi - Pakistan

**Bachelors in Business Administration** (2007-2009)  
*Specialized in Finance, MIS, Accounting & Management*  
University of Karachi - Pakistan

## ACHIEVEMENTS

Received Appreciation for Job well done from Mashreq Bank.  
Best Performer of the Month Title for achieving collection targets.  
Letter of Appreciation from K Electric & Pakistan International Airlines.

## PERSONAL

Holding EMPLOYMENT VISA & Valid UAE DRIVER'S LICENSE.

# MUHAMMAD FAHAD KHAN

## *Accounts Receivables & Credit Control Specialist*

### PROFILE

Accomplished Professional specialized in Credit, Collections, Risk management and Credit specialist with an extensive 8 year experience of UAE financial sector. Hands-on experience on working Collections systems, SAP CRM, FLEXCUBE, Prime and SELECT. MIS controller for the team. Proven ability to thrive in high pressure environment.

### PROFESSIONAL EXPERIENCE

#### **Credit Collections Specialist** **Mashreq Bank - Dubai, UAE**

(July 2017 – Present)

- Collecting payments from delinquent customers (Credit card bucket cases) using tools like dialer, prime finnone flex cube and skip tracing and field visit)
- Following up with clients/customers for unpaid bills.
- Preparing all credit collections documents (email and legal notices)
- Preparing and meeting field visit.
- Negotiations with clients to pay the due and outstanding.
- Negotiating customers about charges, fee and settlement.
- Preparing the field visits
- Meeting with clients.
- Entertaining customer visiting collections head office.
- Preparing MIS and reports on daily basis for team.
- Providing settlement to customers as per policy of the bank, clearance and police case release process.
- Filing legal case and issuing legal notices to the defaulters.

#### **Credit Collections Officer**

(June 2016 – June 2017)

#### **Emirates Management & Debt Collection LLC - Abu Dhabi, UAE**

Maintaining MIS and sharing it with management and clients on a daily basis about Collections. Dealing with customers from all the products including hospital Collections B2B Collections and Bank including Credit cards, Auto Loan, RAK Finance and Personal Loan. Managing team members and leading the communication with Agency managers. Coordinating with Client in term of performance and taking waivers, settlements and clearance. Tracing Customers, negotiating with them for settlements and visiting customers and bank for the follow-up to settle disputed liabilities.

#### **Senior Collections Officer**

(August 2013 – May 2016)

#### **Tahseel – Hadaf Al Khaleej Debt Management LLC - Sharjah, UAE**

Cases from Mashreq Bank Bucket Portfolio (Bucket 1 till 6) Cards. Trace & Communicate with Customers by Telephones, messages, fax, emails, meetings when required and negotiating and resolving their Debts. Ensuring that Bank and Company Monthly Targets are achieved keeping the Company and Bank code of conduct followed. Monitor the team performance in higher buckets and communicating with clients. Maintaining the Company MIS and Clients MIS including Field Visit MIS. Coordinate closely with Client in term of performance and taking waivers, settlements and clearance.

#### **MIS Coordinator**

(August 2009 – August 2010)

#### **Pakistan International Airlines – Head Office Karachi, Pakistan**

Ensured the training for the newly inducted Management Trainees is on track. Ensured the MTOs attendance is recorded using Time Management System PIAC (Tool for recording attendance). Involved in decision making for placements of MTOs in respective department. Reported all MIS to Director Training and Development, PIA.