

# CURRICULUM-VITAE

**NOMAN SAFDAR**

**DUBAI| UAE**

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## Career Objective:

To secure a challenging position in a reputable organization. To play with facts and figures. Hard working, self-motivated, humble, supportive and enthusiastic individual.

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## Work Experience:



**(Nov- 2015- July-2020)**

Collections department

## Key Responsibilities:

- Reviewing general collection accounts and delinquent unsecured and supplemental bills to determine which accounts require the initiation of collection and investigative actions.
- Applying codes, procedures, and rules to determine feasibility of securing revenue. Interpreting and explaining statements and bills to debtors.
- Determining best methods of locating debtors, as well as determining and verifying debtors' whereabouts, employment, earnings, liabilities, assets, and ability to pay by performing skip tracing activities and by contacting other departments, external agencies, and other sources by telephone, letter, electronic communications, and conducting in-person interviews.
- Responsible for monitoring and rehabilitation of delinquent and over-limit accounts and to minimize delinquent accounts and contain flow through to the next cycle.( Credit Cards delinquency 60-90 days and 90-120 days and 120-150 days)
- Resourcefulness in securing Promises to pay
- Review and recommend enhancements to improve current work flow/processes to minimize manual input to increase operational efficiency.
- Identifying high value customers for field visits to secure timely payments and simultaneously maintaining the relationship of the customer with the bank.
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- Providing information to the debtors about revenue collection rules, regulations, policies, and laws; explaining legal obligations and penalties to debtors for non-payment of debt owed; and acts as liaison with other departments for collection of revenues owed.

- Determining when collection actions for restitution accounts have not been effective and referring them to the Legal Attorney for legal action.
- Preparing legal documents, garnishing salary documents, and producing documents regarding debtors' savings accounts.
- Gathering information and evidence to be used in civil and criminal proceedings to obtain liens, abstraction of judgment, and other legal actions; agreeing to arbitration when appropriate.



**Abu Dhabi Commercial Bank**  
Collections department

**(Dec. 2009- June-2015)**

**Key Responsibilities:**

- Responsible for monitoring and rehabilitation of delinquent and over-limit accounts and to minimize delinquent accounts and contain flow through to the next cycle.( Credit Cards delinquency 60-90 days and 90-120 days and 120-150 days)
- Resourcefulness in securing Promises to pay
- Review and recommend enhancements to improve current work flow/processes to minimize manual input to increase operational efficiency.
- Identifying high value customers for field visits to secure timely payments and simultaneously maintaining the relationship of the customer with the bank.
- Responsible for monitoring individual effectiveness and performance including the performance of trainees assigned.
- Reviewing general collection accounts and delinquent unsecured and supplemental bills to determine which accounts require the initiation of collection and investigative actions.
- Applying codes, procedures, and rules to determine feasibility of securing revenue. Interpreting and explaining statements and bills to debtors.
- Determining best methods of locating debtors, as well as determining and verifying debtors' whereabouts, employment, earnings, liabilities, assets, and ability to pay by performing skip tracing activities and by contacting other departments, external agencies, and other sources by telephone, letter, electronic communications, and conducting in-person interviews.
- Providing information to the debtors about revenue collection rules, regulations, policies, and laws; explaining legal obligations and penalties to debtors for non-payment of debt owed; and acts as liaison with other departments for collection of revenues owed.
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- Gathering information and evidence to be used in civil and criminal proceedings to obtain liens, abstraction of judgment, and other legal actions; agreeing to arbitration when appropriate.

**Royal Bank of Scotland, Pakistan**  
Collections department.

**(06-May-2009 TO 26-Dec-2009)**

**Key Responsibilities:**

- Handling collection calls in the buckets from 1(150 To 160 days) days and charge off cards)
- Debt consolidation and Re-aging of accounts
- Setting up Hardship, Match pay, Credit Protection Plan accounts.
- Helping customers understand the negatives of filing Personal Bankruptcy
- Settlement of accounts.
- Evaluate Agent performance through On-line/written tests and Mock calls during training liaising with Operations Manager for smooth transitioning from OJT to Live Call floor.
- Mentoring new hires in batches and helping them understand the process.

**Citi Bank , Pakistan**

**(2<sup>nd</sup>-jan-2006 to 06-jan-2007)**

Team Leader (Sales )

**Key Responsibilities:**

- Handling Auto Finance as Team leader
- Manage and motivate my team by providing them with ample market and product knowledge.
- Ensure that the services standards are met and maintained and nil undesirable business is sourced.
- Provide Truly professional customer service to achieve a high level of customer satisfaction and retention .
- Maintaining the high level of company's standard by positive mental attitude towards the customers.
- To cooperate with team in order to enhance team performance and deal with problematic.
- System training of newly hired staff Members.
- To develop a strong sense of coordination and commitment among the team members to achieve targets.

**Achievements:**

- Consistently maintaining service quality
- Maintain a stack ranking of 3.5 and above (highest being 5).
- Got promoted to Sr. Executive for consistent stack ranking and quality assurance.
- Have mentored batches of new hires. Each batch for a period of two weeks.

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**Education:**

**Bachelor of Arts**                      University of Sindh . **(2019)**

**F.A Economics** Statistic              Degree College Num: 2 Abbottabad Pakistan. **(2003)**

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**Language Proficiency:**

- English
- Urdu
- Hindko

**Skills:**

- Knowledge of operating systems; windows 7/8 & windows XP
  - Knowledge of MS Excel, MS Word and MS PowerPoint.
  - Good communication skills.
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**Personal Particular:**

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|-----------------|------------|
| Date of Birth   | 01-03-1986 |
| Nationality     | Pakistani  |
| Passport Number | AY5570852  |
| Marital Status  | Married    |

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**Reference:**

Available on request