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## OBJECTIVE

*Looking for a fulfilling career in an organisation, which is growing and would provide me enough opportunity to enhance my skills through knowledge enhancement.*

*Process Oriented, fast learner and a self-motivator with strong interpersonal communication skills.*

## PROFESSIONAL EXPERIENCE

**January 2008 - till date.**

**Magma Fincorp Ltd.- State Head – Recovery (Senior Manager)**

**Responsibilities include:**

**Collection Process:** *Monitoring the entire West Bengal 0-90 collections. Through effective monitoring, manpower placement & allocation, target setting, regular reviews.*

*Monitoring Visit adherence of the FOs, and the Calling activities of the Tele-calling Unit.*

**Branch Audit:** *Conducting Surprise Audits of the branches. Checking the Branch hygiene in terms of process adherence.*

**Fraud Control:** *Investigating and escalating any frauds getting highlighted, to the fraud control unit.*

**Training:** *Imparting training to the new joiners as well as conducting refresher training for the existing FOs /BMs etc.*

**Achievements:**

- *Best Team Leader Pan India, 2010.*
- *Best State Head – East, 2014.*
- *Best State Head in collection for continuous 3 Quarters Pan India, 2015.*
- *Shining Star in Collection continuous for the last Quarter, 2018.*

## **March 2006-January 2008**

### **CitiFinancial – (Officer – Credit & Risk Department )**

#### **Responsibilities included:**

*Handled bucket 1-3 of the PL portfolio, supervising two Collection Agencies.*

#### **Achievements:**

- *Received an award for contribution to business-Collections, in the month of September'07.*
- *Qualified for a trip to Malaysia in the month of August'07, for outstanding performance in bkt-2.*

## **November 2003-February 2006**

### **H.D.F.C.Bank - (Officer - Debt –Management) - under ADFC payroll**

#### **Responsibilities included:**

*Tele-Calling for X-days and 30-dpd portfolios. (Credit Card- Collections).*

*Trained the new joiners with the process of collection and providing overall system training.*

*Maintained close liaison with Fraud & Risk Department regarding Credit Card dues and Customer Service Department.*

*Handled the overall portfolio for Non Metros like Jamshedpur, Ranchi, in the Eastern region liaising with the Collection Agencies of the respective locations.*

#### **Achievements:**

- *Received an award for the best team, Year 2004-2005.*

## **July 2002-October 2003**

### **Standard Chartered Bank as a Trainee Officer- Customer Assistance (Credit Card Division)- under Agency payroll**

#### **Responsibilities included:**

*Tele-calling for X-days and 30-days Core and Non-Core portfolios.*

## EDUCATION

**2001**

*M.A (Political Science)  
Rabindra Bharati University  
Secured Second Division (58%)*

**1997**

*B.A. (Political Science Hons)  
University Of Calcutta.  
Secured Second Division (49%)*

**1994**

*H.S.  
Maulana Azad College.  
Secured Second Division (52%)*

**1992**

*I.C.S.E.  
Grace Ling Liang High School  
Secured 1st Division (65%)*

■ **Completed certified course in Computer Application from NIIT.**

## LANGUAGES

*English, Hindi, Bengali & Urdu.*

## NATIONALITY

*Indian*

## DATE OF BIRTH

*25th February 1975.*

## MARITAL STATUS

*Married*