

Mohammed Ashraf

CUSTOMER SERVICE, COLLECTION AGENT, BANKING, SALES

🛛 Dubai - UAE

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<u>mohd.ashraf2833@gmail.com</u>

DOB: 1997

Visa status: Visit Visa

Skills

MS Office Tech solutions

Typing skills 40 WPM

Interests

Travelling & sports

Certifications

MS. Office Tech solutions June 2021

Awards

Top 1 performer CONNEQT March 2022

Languages

English

Hindi

Telugu

To secure a challenging and responsible position in a dynamic organization where I can effectively utilize my skills and expertise to contribute to delivering exceptional products and services. Committed to exceeding customer and employer expectations by driving results and achieving organizational goals through dedication and continuous growth.

reliable and results-oriented collections specialist with a strong background in customer service and financial management. Adept at managing collections, resolving customer concerns, and ensuring seamless communication to maintain positive client relationships.

Experience

Collectius

Loan settlement (mediator)

Feb, 2023 to present Hyderabad - India

Communicated with borrowers to explain loan settlement terms, outstanding balances, and necessary procedures for closure.

Resolved customer queries related to settlement offers, pre-closure charges, and documentation requirements promptly and professionally.

Identified gaps in the loan settlement and closure processes and proposed strategies to enhance efficiency and accuracy.

CONNEQT

Mar, 2022 to Jan, 2023

Hyderabad - India

Collection agent (Customer service)

Managed the end-to-end process of loan origination for personal loans, home loans, and two-wheeler loans, ensuring compliance with all legal and procedural requirements.

Conducted thorough assessments of loan applications, including creditworthiness checks, risk evaluation, and documentation verification.

Monitored overdue loans, initiated collections procedures, and negotiated repayment terms with clients to reduce delinquencies in personal, home, and two-wheeler loan portfolios.

Worked closely with collection agencies and legal teams to resolve default cases and recover outstanding loan amounts.

SONDOR

Jan, 2020 to Feb, 2022

Hyderabad - India

2020

Data Analyst(Customer support)

As a data analyst to assist customer regarding their medical requirements.

Placing the orders from the customer over the phone and forwarding to the concern dept.

Ensuring good service to the customer and probing for the sales.

Education

Osmania University Accounts/Finance

Bachelor's of commerce (Graduate)

B.com Graduate Specializations: Commerce, banking, economics.

Received positive feedback in terms of studies, quick learning abilities etc.