

# SOOMRO, GHAZANFAR ALI

DEBT COLLECTION & RECOVERY | VERIFICATION | CREDIT RISK

Add Abu Baker Al Siddique Metro station, Deira, Dubai, UAE.

Cell 00971523641037 Email [ghazanfarsoomro@gmail.com](mailto:ghazanfarsoomro@gmail.com)

D.O.B : 12-02-1990 | Visit Visa: 24/10/2023 Expire

LinkedIn: <https://www.linkedin.com/in/soomro-ghazanfar-ali-mpa-mit-master-int-l-trade-6036b25a/>



- |                        |                  |                                    |
|------------------------|------------------|------------------------------------|
| ▪ Debt Collection      | ▪ Credit Risk    | ▪ Field Verification               |
| ▪ Credit Fraud Risk    | ▪ Microfinance   | ▪ Bribery & Corruption             |
| ▪ Verify all documents | ▪ FinTech        | ▪ Financial Reporting              |
| ▪ Cash Collection      | ▪ Recovery Audit | ▪ Digital Cash Collection/ Payment |

## Experience

- **Finja Lending Services Ltd- Pakistan** | Debt Collection & Recovery Officer (April 2021 to August 2023)
- **Escort Investment Bank - Pakistan** | Credit Verification Officer (Jan 2020 to Sept 2020)
- **Telenor Microfinance Bank - Pakistan** | Credit Verification Officer (Feb 2018 to Jan 2020)
- **Summer Internship - Pakistan** | Pakistan International Airline (June 2012 to July 2012)

## Academic Credentials

- **Master International Trade - China** | Southeast University 东南大学. (80%) (Sept 2014 to July 2016)  
*Thesis: Impact of foreign direct investment evidence from Pakistan.*
- **Master Public Administration - Pakistan** | University of Sindh (3.4/4.00 CGPA) (Jan 2011 to Dec 2012)  
*Thesis: Role of hotel industry management in Pakistan.*
- **Bachelor of Commerce - Pakistan** | Shah Abdul Latif University (1st Class) (Jan 2008 to Dec 2009)

## Certifications

- **Credit Risk Management: Frameworks and Strategies** | New York Institute of Finance.
- **FinTech: Foundations, Payments, and Regulations** | The Wharton School.
- **One Year Diploma in Credit & Debt Recovery** | Pakistan Institute of Modern Studies (PIMS).
- **FinTech Risk Management** | The Hong Kong University of Science and Technology.
- **National Financial Literacy Program for youth** | (NIBAF)-Pakistan.
- **Forensic Accounting and fraud examination** | West Virginia University.
- **Portfolio and Risk Management** | University of Geneva.
- **TIME AND STRESS MANAGEMENT** | Pakistan Institute of Management (PIM).

## ***Finja Lending Service- Karachi | Debt Collection & Recovery Officer***

*Current Responsibilities*

*(April 2021 till Present)*

- Setting payment collection goals and targets for the department.
- Creating and implementing a strategy to improve the collection of outstanding credit.
- Implementing collection policies and procedures to avoid excessive outstanding credit.
- Ensuring that the company policy on recoveries is followed and that it is in line with state and federal regulations.
- Implementing deadlines for invoicing and payment collection.
- Negotiating with customers in cases when non-payment occurs.
- Preparing monthly feedback reports on payment collections.
- Remaining informed of any legislative procedural training regarding debt collection.
- Training and mentoring of staff members in the collections department.
- As per MIS handover the cases to coordinator.
- Maintain and Control the TAT for all physical verification.
- Prepare the investigation reports and writes the details of status.
- Prepare the MIS reports and update the data in computer.
- Suggestion to immediate Regional Manager for continuous process improvement based on changing market trend, customer & ROs feed back & industry standard.

## ***Escort Investment Bank -karachi | Verification Officer***

*Key Responsibilities*

*(Jan, 2020 till Sept , 2020)*

Responsible to ensure completeness of loan documents and assessing that each loan application is in compliance with Credit Policy & Procedures and other guidelines circulated from time to time, To investigate and report any fraudulent activities at branch and operations level.

- To investigate and report recovery issues & highlight financial embezzlement, Compliance of Credit Procedures, Includes Proper assessment of credit requests, detailing appropriateness of loan size, purpose and tenor.
- Responsible to physically verify all file of specific amount according to the instruction of policy, have to get a close eye on the role of activists in his areas. Continuous reporting regarding activists will be done.

- Check Forged documents i.e. fake salary slip, tenancy agreement, and residence/ business/ workplace information investigate and report any fraudulent activities.
- To find any evidence that customer has been dictated by Bank Officer to state facts wrongly.
- Conduct 100% physical verification of cases as per policy instructions, Maintain 3 working days turnaround time TAT for Pre Review.
- Ensuring existence of borrower and guarantor & their businesses (economic activity) through verification of home & business addresses etc.
- Continuous reporting regarding activists will be done. As a risk officer will not recommend any file formed with or through activist.

### ***Telenor Microfinance Bank - Karachi | Verification Officer***

#### *Key Responsibilities*

*(Feb 2018 till Jan 2020)*

- To investigate and report any fraudulent activities at branch and operations level.
- To investigate and report recovery issues & highlight financial embezzlement.
- Responsible to physically verify all file of specific amount according to the instruction of policy, have to get a close eye on the role of activists in his areas continuous reporting regarding activists will be done.
- To find any evidence that customer has been dictated by Bank Officer to state facts wrongly.
- Conduct 100% physical verification of cases as per policy instructions, Maintain 3 working days turnaround time turnaround time for Pre Review.
- As a Risk officer, one of the core responsibilities is to liable for healthy and quality Portfolio, have to get a close eye on the role of activists in his areas.
- Continuous reporting regarding activists will be done. As a risk officer will not recommend any file formed with or through activist.
- Check Forged documents i.e. fake salary slip, tenancy agreement, and residence/ business/ workplace information investigate and report any fraudulent activities.