

FIROZ HOSSEN

MIS & Reporting | Credit Collections | Credit Risk Management

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Career Objective

Pursuing an accomplished MIS & Reporting Professional of Credit Realization and Recovery Management role to drive data-backed credit decisions, optimize recovery operations, and enhance financial discipline in the commercial vehicle industry.

Career Summary

Accomplished MIS & Reporting Professional with over 10 years of experience in credit realization, recovery analytics, and portfolio performance management across banking and commercial vehicle sectors. Expert in translating raw operational data into actionable dashboards, ERP reconciliation, and SMART-aligned reporting. Proven track record in reducing overdue portfolios, enabling zonal recovery teams with data-driven targets, and streamlining credit risk assessment through advanced Excel and Power BI.

Core Skills

- Credit Risk Analytics
- Recovery MIS Dashboards
- Sales Performance Dashboards
- Credit Assessment Monitoring
- Overdue & Dues Analysis
- Filed Case Customer Handling
- Power BI Visualization
- Advanced Excel
- Macro, VBA and AI
- ERP Reconciliation
- Credit Recovery & Collections
- PPT Presentations
- Incentive & Target Calculation
- Customer Payment Behavior Analysis
- Cross-Functional Coordination
- Policy Review and implementation
- Compliance Monitoring
- Team Leadership in MIS

Professional Experience (Total Experience 11 Years)

Assistant Manager, MIS Specialist | Department: Credit and Risk Management

Rancon Global Trucks Ltd | Jun 2026 – Present

- Prepared analytical reports on overdue accounts, customer aging, collection trends, and recovery performance to support management decision-making and credit risk control.
- Maintained customer portfolio and monitored overdue accounts by coordinating with field recovery teams to achieve monthly collection targets while ensuring compliance with company policies.
- Manage and reconcile credit portfolio data across multiple ERP systems, ensuring data accuracy and integrity.
- Develop and maintain Power BI dashboards for portfolio monitoring, overdue analysis, sales and re-sales.
- Prepare management reports, EBM presentations, and business performance analyses.
- Deliver customized MIS reports, KPI scorecards, and actionable insights for decision-making.
- Monitor credit portfolio, collection efficiency, and delinquency trends.
- Automate reporting processes using Advanced Excel, VBA, Power Query, and Power BI.
- Collaborate with cross-functional teams to ensure accurate and consistent business reporting.
- Lead MIS team activities and support strategic planning through data-driven analysis.
- Lead and train MIS team for service quality improvement.

Key Achievements:

- Reduced reporting turnaround time by 40% through automation initiatives.
- Improved collection performance by 18% through dynamic performance dashboards.
- Reconciled and validated 10,000+ customer accounts across multiple ERP systems.
- Reduced X-DPD portfolio by 12% through targeted customer engagement initiatives.
- Developed executive dashboards that enhanced portfolio visibility and management decision-making.

Assistant Manager, MIS Specialist | Department: Credit and Risk Management
Rancon Autos Ltd (Rangs Group) | Dec 2021 – Jun 2026

- Prepare daily collection dashboards and executive, regional, zonal, and product-wise performance reports.
- Manage and reconcile credit portfolio data across multiple ERP systems, ensuring data accuracy and integrity.
- Develop and maintain Power BI dashboards for portfolio monitoring, overdue analysis, sales and re-sales.
- Prepare management reports, EBM presentations, and business performance analyses.
- Deliver customized MIS reports, KPI scorecards, and actionable insights for decision-making.
- Monitor credit portfolio, collection efficiency, and delinquency trends.
- Automate reporting processes using Advanced Excel, VBA, Power Query, and Power BI.
- Collaborate with cross-functional teams to ensure accurate and consistent business reporting.
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Sr. Executive, MIS Specialist | Department: Recovery
Rancon Autos Ltd (Rangs Group) | July 2018 – Dec 2021

- Develop and publish MIS dashboards, executive reports, and performance analytics.
- Manage and reconcile credit portfolio data across multiple ERP systems.
- Design and maintain Power BI dashboards for portfolio, collection, sales, and recovery analysis.
- Prepare management reports, EBM presentations, and business insights.
- Deliver KPI reports and analytical solutions to support strategic decision-making.
- Drive process automation using Advanced Excel, VBA, Power Query, and Power BI.
- Monitor portfolio health, collection efficiency, and delinquency trends.
- Coordinate with cross-functional teams and lead MIS operations.

Key Achievements:

- Automated weekly recovery dashboard saving 10+ management hours.
- Reduced data entry errors by 25% through ERP reconciliation protocols.
- Supported legal team with case filing data for 200+ defaulters.
- Trained 5 junior executives in Power BI reporting.

Executive (Recovery Officer) | Division: Rangpur (Zone C)
Rancon Autos Ltd (Rangs Group) | Feb 2016 – July 2018

- Conducted credit customer assessment and collection follow-ups.
- Coordinated after-sales service to improve customer payment behavior.
- Arranged team visits for critical overdue customers.
- Seized defaulter vehicles and coordinated legal case filings.
- Performed additional recovery tasks as assigned by management.

Key Achievements:

- Successfully seized 45+ defaulter vehicles with legal compliance.
- Collaborated with legal team for 30+ case filings against chronic defaulters.

Collocation Officer | Division: Retail Banking Collocation
BRAC Bank PLC | Jan 2014 – June 2015

- Achieved daily collection targets against set benchmarks.
- Made 40+ customer calls daily for X-DPD follow-ups.
- Prepared daily, weekly, and monthly projection MIS reports.
- Conducted regular defaulter customer visits.
- Maintained customer portfolio data in software and hard copy.

Key Achievements:

- Maintained 95% daily collection consistency for 6 consecutive months.
- Recognized for zero data discrepancy in portfolio maintenance.

Educational Qualification

- **MBA** – University of Development Alternative (UODA), CGPA 3.33/4.00, Major: Finance & Accounting, 2014
- **BBA** – University of Development Alternative (UODA), CGPA 2.97/4.00, Major: Finance, 2013
- **HSC (Alim)** – Karai Nurul Huda Kamil Madrasah, GPA 3.08/5.00, Madrasah Board, 2007
- **SSC (Dhakil)** – Karai Nurul Huda Kamil Madrasah, GPA 3.42/5.00, Madrasah Board, 2005

Training & Workshop

- Communication Secrets – 10minuteschool.com, 2022 (10 Days)
- Microsoft Excel (Beginner to Professional) – 10minuteschool.com, 2021 (15 Days)
- Microsoft PowerPoint (Beginner to Professional) – 10minuteschool.com, 2022 (1 Month)
- Credit Collection & Recovery Technique – Sharpener, Tejgaon, Dhaka, 2021 (2 Days)
- Office Management with MS Office 2007 – BHUIYAN INSTITUTE OF TECHNOLOGY, Dhanmondi, 2012 (3 Months)

Language

- **English** – Speaking, Reading, Writing (Fluent)
- **Bengali** – Speaking, Reading, Writing (Fluent)

Personal Information

Date of Birth: 10th February 1991

Nationality: Bangladeshi

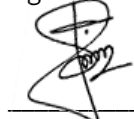
National ID: 1991381471000088

Permanent Address: Village: Kayra para, Post: Baniya para, Thana: Joypurhat Sadar, District: Joypurhat

References

- **Mohammad Ali Zubair**, GM-Head of Recovery, RANCON Agro Machinery LTD | Email: zubair@ragmlrancon.com.bd, Phone: 01729060255
- **Sk. Nur Ul Alam**, CEO, RANCON Trucks and Buses Limited | Email: nur.alam@rancon.com.bd, Phone: 01911310831

Signature



Firoz Hossen

Date: July 4, 2026