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| *OBJECTIVE:* |
| To join a career in promising Organization that offer a congenial work Environment along with ample opportunity of rapid Professional growth and focusing a challenging job , in which not only my skills could be further enhanced but also I could produce positive and fruitful result.*HIGHLIGHTS OF SKILLS AND QUALIFICATIONS:** Ten years of experience in the financial and banking sector’s well known and diverse organizations.
* A dedicated and fair team leader, taking initiates, addressing issues and develop solutions that improves daily operation flows and team effectiveness.
* Skilled in maintaining excellent relations with senior managers, team members and customers alike
* Flexible professional willing to learn new skills and quickly adapt to organizational betterment
* Strong communication and management skills
* Team focus approach, dedicate, strong commitment, clear organizational abilities, co-ordinations, multitasking and negotiation skills.
* Proficient in working in the MS. Windows 2000 server NT based environment. Moreover, operating MS Office XP

***EMPLOYMENT HISTORY:****DUBAI ISLAMIC BANK – Dubai, UAE– 12/2014 – 10/2015**DESIGNATION: Officer-Home Finance** Correctly advising customers on the right mortgage products for them
* Comprehensively searching the entire financial market and finding the most suitable mortgage products clients wishing to sell their home or remortgage.
* Fact finding, researching references and doing to checks to verify a client’s financial background and circumstances.
* Visiting clients at their place of work or their home
* Advising and building strong relations with both new and existing clients
* Tailoring mortgage packages to fit the individual requirements of homebuyers
* Utilizing warm and cold leads and developing them into mortgage sales.
* Developed leads from existing bank of clients.
* Ensuring that all mortgage applications and transactions are processed correctly
* Adhering to all financial requirements
* Holding regular weekly meetings with senior managers and providing them with progress reports

*Emirates NBD. – Dubai, UAE– 12/2012 – 10/14**DESIGNATION: Senior Sales Supervisor (Mortgage/ Home Loan)** Correctly advising customers on the right mortgage products for them
* Comprehensively searching the entire financial market and finding the most suitable mortgage products clients wishing to sell their home or remortgage.
* Fact finding, researching references and doing to checks to verify a client’s financial background and circumstances.
* Visiting clients at their place of work or their home
* Advising and building strong relations with both new and existing clients
* Tailoring mortgage packages to fit the individual requirements of homebuyers
* Utilizing warm and cold leads and developing them into mortgage sales.
* Developed leads from existing bank of clients.
* Ensuring that all mortgage applications and transactions are processed correctly
* Adhering to all financial requirements
* Holding regular weekly meetings with senior managers and providing them with progress reports

*ABU DHABI COMMERCIAL BANK. – DUBAI, UAE– 06/2008 – 08/2011**DESIGNATION: RELATIONSHIP MANAGER (BUSINESS BANKING & PRIORITY BANKING)** Manage a large portfolio of High Net worth Individuals NTB (Tier Portfolio of AED> 200,000 +)
* Manage Company Accounts and arrange their facilities according their Banking Performance
* Generate revenues through the Sales of Investments and Banc assurance products and Mortgage.
* Manage & grow assets under management & increase portfolio profitability and increase investments penetration
* Achieve sales targets and contribution to the bottom line profitability of the division and bank
* Maximize portfolio profitability and increase The AUMs
* Identifying potential business and arrange customer visits with view to generate new business for bank.
* Answers customers' enquiries regarding their accounts and ensure the customers are receiving professional, courtesy and efficient service.
* Vigilant at all times and performing duties with due care and that all activities are in compliance with the Bank’s policy and procedures including Audit Recommendations and instructions from regulatory authorities from time to time.
* Comply with all bank rules, policies, and procedures and all banking laws and regulations including but not limited to: Bank Secrecy Act, Anti-Money Laundering Act, Fair Lending and all applicable bank and government regulations.
* Handling all the queries regarding personal loans, credit cards and overdrafts and examines, evaluates and processes applications for credit or loans.
* Successfully achieve the Business targets of 2010. Opened more than 115 Privilege account till now with huge amount of Fixed Deposit worth of 80 Million in 2009
* Member of “The Elite Club” which consist who achieved more than 200% target in every month

*EMIRATES BANK - DUBAI, UAE– 02/2006 – 06/2008**DESIGNATION: RETAIL BUSINESS EXECUTIVE** Deal with Retail Product Such as Credit Card, Personal Loan and Car Loan.
* Analyze customer financial status regarding their eligibility lending
* Deal with corporate accounts and corporate selling..

*EDUCATION:*2002-2004 MA (Sociology) University of Sindh Hyderabad, Pakistan2000-2002 BA (Economics) University of Sindh Hyderabad, Pakistan *PROFESSIONL DEVELOPMENT COURSES:** Jan 2015 Credit Analysis
* Jan 2013 Mortgage Products, customer focusing, cross sell, and AML Emirates NBD
* Feb 2010- Al Nokhida Fund and Different Fund, Bonds as well
* Jan 2010 –AML of Oil and Gold.
* September 2009- Meetaq Islamic Credit card, Mortgage and Priority Account
* January 2009 \_\_ Compliance Training
* August 2008 – Sales Excellency – Dubai
* July 2008-Credit Department Retail products approval - Dubai
* June 2008-Privilage, Mortgages, Investment, Bank Assurance, Credit card, etc
* Decmber-2007 Cross selling- Dubai
* June-2007 Institution selling- Dubai
* Dec-2006 customer quires handling-Dubai
* Feb-2006 Emirates Bank International Induction Program me of Cards, Account Opening and Personal Loan

*PERSONAL DETAILS:*Date of Birth : December 20, 1981 Marital Status: MarriedHealth: SoundLanguages: English, Urdu, Sindhi, Hindi, Punjabi |
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