**RASHID**

[Type your e-mail]

Objectives

Building distribution channels, establishing strategic business relations, and providing input for all strategic plans and their implementation.

Experience

**[May 2015 – to-date] United Bank Limited,**

**Customer Services Operations Manager**

* Developing all budgeted targets for revenue, profit, asset & deposit growth, customer acquisition and cross sell.
* Achieve Business Banking business goals specified in the annual objectives.
* Listening to customer requirements and presenting appropriately to make a sale.
* Identify opportunities for sales and provide strategic direction to Relationship officers.
* Cross sell UBL products such as UBL personal loan, car loan, Bank assurance policies & credit cards to the customers based on their need accordingly
* Maximum penetration of the local market including NTB customers.
* Focus on present customer base to enhance the asset and revenue books of the segment.
* Timely advisory services to customers on various Trade and Treasury products and linking two.
* Accountable for regular monitoring of client satisfaction and service quality levels.
* Fully aware of all policies relating to operational risk, sales processes, credit policy, anti-mis selling, etc. and comply with the same.
* Responsible for assessing customer risk. Suitability of products and explaining appropriate products and services to meet client requirements.
* Safeguarding the reputation of the bank by employing best practices and acting in a professional manner at all times.
* Document all meetings and contribute to the reporting processes established in the team.
* To have full awareness of all policies and procedures issues in relation to credit lending, money laundering prevention
* Know Your Customer (KYC) maintaining all required information while receiving account opening request till confirmation. KYC/AML and adherence to other norms
* To comply with the above policies on an ongoing basis and report any suspicious transaction immediately to the supervising manger.
* ATM balancing on daily basis.
* To perform client profiling, recommend asset allocation, and proactively engage with customers to facilitate transactions
* To reach out to all client relationships through face to face/ telephonic/ email interaction to ensure coverage of all relationships in adherence to the policy mandate around frequency of client contact
* Ability to create rapport with peers and other units like service/operations, compliance, senior RMs, lending teams, etc.

**[Apr. 2012- May 2015] Habib Bank Limited,**

**Customer Services Officer**

* Listening to customer requirements and presenting appropriately to make a sale.
* Maintaining and developing relationships with existing customers in person and via telephone calls and emails;
* Responding to incoming email and phone inquiries;
* Acting as a contact between a company and its existing and potential markets;
* Negotiating the terms of an agreement and closing sales;
* Gathering market and customer information;
* Representing the organization at trade exhibitions, events and demonstrations;
* Advising on forthcoming product developments
* Recording sales, correspondence, leads in internal database
* Reviewing your own sales performance, aiming to meet or exceed targets;
* Attending team meeting and sharing best practice with colleagues.
* Accountability with regard to whereabouts throughout the day.
* Regular reporting to HQ.
* To look after account opening process on daily basis.
* Locker operates
* Cross sell HBL products such as HBL personal loan, car loan, Bank assurance policies & credit cards to the customers based on their need accordingly
* Increase the customer experience by providing information on new products, rate plans, and services through up selling opportunities; also maintain necessary follow-ups for customer satisfaction.
* Also involved in the issuance of cheque books, pay orders, atm cards etc.
* Served as OFFICIATED OPERATION MANAGER in absence of operation manager.
* Operations Manager
* Anti-money laundry verification activities.
* **CURRENTLY HAVING ADDITIONAL ASSIGNMENT AS INCHARGE OF LOCKER CUSTODIAN.**

**[2010 – 2012] Habib Bank Limited, Karachi.**

**Phone Banking Officer, Consumer Banking Group – Phone Banking.**

* Provide effective and timely resolution of a range of customer inquiries for Branch Banking, Credit Card & General Inquiry.
* Demonstrate best judgment in the disbursement of adjustments and credits.

**[Jan 2010 – Nov 2010] Fsource Communication, Karachi. Verification Manager, Telesales Division.**

* Handled a high influx of inbound calls within a dynamic call center environment.
* Managed multiple priorities and maintained effective results in a quota driven workplace especially for international customers.
* Assisted International customers with items such as adding minutes and troubleshooting.
* Responded to customer inquiries and requests and conducted sales efficiently and professionally.
* Exercised strong interpersonal communication skills with customers and department personnel
* Accepted assignments with an open, cooperative, positive and team-oriented attitude and gave productive outcomes.
* Utilized multiple call center support applications to efficiently assist customers and agents.
* Deliver world class customer service and build customer satisfaction and loyalty for valued HBL customers.

Education

* [2012 - 2014] KASBIT (MBA- Human Resource Management)
* [2005-2010] University of Karachi (KU) B.COM.

Skills

* Microsoft Office
* English language & Professional English course
* Microsoft Windows

**Worked on Banking Sector’s softwares.**

U-connect, CMDS cash management division, CBO, CAPS, ITSM, EQ PORTAL, CIF, ULTIMUS, RETAIL OPERATION DASHBOARD, ICS, WU

Certificate of Participation by **HBL – Learning & Development**

1. Account opening Program – Aug 2014 (1 day)
2. Account opening Program – Nov 2014 (1 day)
3. CSO Program – Sep. 2013 (2 days)
4. Uplifting Service Champion - Course 100: Achieving Superior Service – May 2012 (2 days)
5. Basics of Islamic Banking – May 2014 (2 days)
6. MISIS Equation Refresher Program – Aug. 2012 (2 days)

Personal Information

Date of birth: 16th – Aug -1987

Marital status: Married

**Job Seeker First Name / CV No: 1715388**

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