



Contact HR Consultant for CV No: 2095296

E-mail: response@gulfjobseekers.com

Website: http://www.gulfjobseeker.com/employer/cvdatabasepaid.php

**Objective:**

To have challenging carrier an organization that enhances learning, exposure to new ideas and concept which stimulate personal and professional growth. To be able to work in an organization where I can apply my knowledge and skills and minimize my potential towards better output that would beneficial to the organization and me.

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| **Key Skills:** |  |
|  | Excellent interpersonal and communication skills. |  |
|  | Ability to learn and work under pressure. |  |
|  | Confident and good team player. |  |
|  | Ability to deal effectively with multicultural environment. |  |
|  | Enjoy problem solving and giving out information |  |
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| **Academic Qualification:** |  |
|  | **Masters in Literature (MA)** | **1999** |

o Lahore College of Woman University Lahore Pakistan.

**Professional Experience**

**Allied Bank**



**Lahore Pakistan**

**Since 29th November 2011 till date as a Business Development Officer Multi Products (Credit Card, Personal Loan, Auto Loan Bank Insurance)**

**Responsibilities:**

* Lead business development activities
* Call set appointment with customer
* Discuss cases related issue with TL and Sales Manager
* Rectify and complete discrepant & reject application
* Developed and implemented sales, marketing and customer care strategies.
* Oversaw all aspects of proposal development, writing and production.
* Identified new prospects.
* Maintained and updated weekly sales activity reports.
* Visited prospective clients to bring new business.
* Wrote and delivered innovative business proposals.
* Answered client queries on a timely basis.

**Standard Charted Bank**

**Lahore Pakistan**

**From 2008 to 12th November 2011 as a Sales Executive (Personal Loan).**

**Responsibilities:**

* Evaluates loan applications and documentation by confirming credit worthiness.
* Improves loan applications and documentation by informing applicant of additional requirements.
* Rejects loans by explaining deficiencies to applicants.
* Approves loans by issuing checks or forwarding applications to loan committee.
* Completes loan contracts by explaining provisions to applicant; obtaining signatures and notarizations; collecting fees.
* Helps customers by answering questions; responding to requests.
* Maintains customer confidence by keeping loan information confidential.
* Updates job knowledge by participating in educational opportunities; reading professional publications; maintaining personal networks; participating in professional organizations.
* Accomplishes bank mission by completing related results as needed.

**Citi Bank**



**Lahore Pakistan**

**From 20th July 2005 to 2nd April 2008 as a Relationship Officer (Credit Card).**

**Responsibilities:**

* Process credit card applications for new customers setting credit limits and terms of service according to customer credit and background.
* Review invoices both paid and outstanding and record them for future reference.
* Investigate customer spending trends to ensure security and catch possible signs of fraud or loss of card.
* Visit local stores and businesses to convince them to use our services for their credit card transactions.
* Assist customers in signing up for a paperless account having invoices sent through email and paid online whenever possible.
* Perform sales calls to potential credit card customers encouraging them to sign up for our services.

**Administrative Skills:**

Have good ability of Information Technology I have well knowledge and operate Internet, Win 7 & 8 Microsoft office.

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| **Personal Details:** |  |  |
| Nationality | : | Pakistani |
| Visa status | : | Visit Visa (30 Days) |
| Language known | : | English & Urdu |
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| **Declaration:** |  |  |
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I hereby declare that all the information given above are true and correct to the best of my knowledge.