# Nasir

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**MIDDLE LEVEL EXECUTIVE – BANKING**

A result oriented and dynamic management professional with demonstrated experience of 17 years in Sales, Collections and Risk Management.Proven ability to identify areas requiring change, take corrective actions and meet challenges head on to generate sustained positive and profitable results. Possess effective communication, leadership and staff development skills.

**STRENGTHS**

♦ 19 years in Retail Banking ♦ 11 years of Sales experience in SME and Mortgages

♦ 8 years of Collections, Recovery and Credit Risk experience of Secured and Unsecured Products

♦ Working with Standard Chartered Bank for 10 years (still with SCB)

♦ Worked with Royal Bank of Scotland (formerly known as ABN AMBRO) for 2 years.

♦ Worked with Citibank N.A. for 7 years.

**PROFESSIONAL EXPERIENCE**

**Standard Chartered Bank Pakistan 2008 – PRESENT**

**REGIONAL HEAD – SOUTH 2014 - PRESENT**

**(Collection & Recovery Secured & Unsecured) – Field**

* Transferred to Karachi (South Region) in 2014, after showing tremendous performance in North Region. Given bigger Region to optimize performance of the Region.
  + Managing PKR 12.0 Billion portfolio of Secured and Unsecured customers with data base of over 200,000 customers across South. Managing team of 5 C&R Managers, 4 Relationship Managers and 30 Collection & Recovery Officers, Brining Recovery as per bureau based strategy. To consistently and successfully apply various collection and recovery actions on consumer banking asset portfolio in order to manage GCO within budgetary limits and ensure recovery targets are met. Monitoring and review portfolio with the help of Performance MIS. Establish effective expense control to meet the assigned parameters of budget. Ensure compliance of bank policies, procedures and group guidelines. Capacity planning with regards to flows. Gather progress report from all Managers and ensure that KPI are followed religiously. Maintaining harmony among team. Keep a check on employee attrition.

**REGIONAL RECOVERY HEAD– NORTH 2011 –2014**

* After spending 10 years in Sales wanted to have diversified experience in banking, got myself transferred in Retail Risk in Recovery.
  + Managing PKR 2.50 Billion portfolio of Secured and Unsecured customers with data base of over 20,000 customers across North. Managing team of 2 Managers, 3 Relationship Managers and 15 Recovery Officers, Brining Recovery as per bureau based strategy. To consistently and successfully apply various recovery actions on consumer banking asset portfolio in order to ensure recovery targets are met. Establish effective expense control to meet the assigned parameters of budget. Ensure compliance of bank policies, procedures and group guidelines. Maintaining harmony among team. Keep a check on employee attrition.

**REGIONAL SALES HEAD – SME NORTH 2008 – 2011**

* Managing PKR 1.5 Billion portfolio of SME customers with data base of 500 customers across North. Managing team of 7 Area Sales Managers and 40 Relationship Officers, along with 5 support staff and 2 CSO’s for generating new sales and retaining and enhancing existing customers. Brining new Sales as per credit criteria, and maintaining harmony among team and maintaining cordial relations with External Agencies and Credit. Keep a check on customer behavior as well as employee attrition. Giving guidelines and helping Credit and Policy pertaining to North Issues. Ensuring that the department is run as per Departmental Control Functional Checklist.

**Royal Bank of Scotland (RBS) (Formerly ABN AMRO Bank) 2005 – 2008**

**NATIONAL SALES MANAGER – SME 2007 – 2008**

* Managing PKR 3.00 Billion portfolio of SME customers across Pakistan. Managing team of 3 Regional Sales Managers, 10 Relationship Managers and 50 Relationship Officers, along with 20 support staff for generating new sales and retaining and enhancing existing customers. Brining new Sales as per credit criteria. Giving guidelines and helping Credit and Policy pertaining to market reality. Utilization of Credit MIS as a tool to improve portfolio quality by soliciting more profitable target market.

**REGIONAL SALES MANAGER – SME NORTH 2005 –2007**

* Managing PKR 600 Million portfolio of SME customers across North. Managing team of 3 Relationship Managers and 20 Relationship Officers, along with 5 support staff for generating new sales and retaining and enhancing existing customers. Brining new Sales as per credit criteria, and maintaining harmony among team and maintaining cordial relations with External Agencies and CIU. Keep a check on customer as well as employee attrition. Giving guidelines and helping Credit and Policy pertaining to North Issues. Utilization of Credit MIS as a tool to improve portfolio quality by soliciting more profitable target market.

**CITIBANK N.A. 1999 – 2005**

**REGIONAL SALES MANAGER (MORTGAGES) NORTH 2004 – 2005**

* Managing PKR 400 Million portfolio of Home Loans customers. Managing team of 2 Relationship Managers and 6 Relationship Officers for generating new sales and retaining and enhancing existing customers. Brining new Sales as per credit criteria, and maintaining harmony among team and maintaining cordial relations with External Agencies and CIU. Managing Delinquency for Mortgage portfolio. Ensuring optimum CACS usage across all products. Ensuring that the department is run as per Departmental Control Functional Checklist.

**RELATIONSHIP MANAGER (MORTGAGES) 1999 –2004**

* Managing PKR. 200 Million Portfolio of Home Loans customers. Managing team of 4 Relationship Officers for generating new sales and retaining and enhancing existing customers. Brining new Sales as per credit criteria, and maintaining harmony among team.

**EDUCATION AND PROFESSIONAL DEVELOPMENT**

* **Preston University MBA Finance**

***Professional Training/Certifications;***

* Standard Chartered Credit and Sales Skills Certifications
* ABN AMRO Sales Skills Certifications
* Citibank N. A. Credit and Sales Skills Certifications

***Technical Skills:*** MS Office Applications, CACS, RLS, ALS, EBBS etc.

***Languages Known:*** English and Urdu

## References Available on Request