# **CURRICULUM VITAE**



######  KHALEELULLAH

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**CAREER OBJECTIVE:**

I am innovative, energetic individual with 12 years in banking, in Asset operations in UAE**.** I would like to work with an organization which offers me responsibility, accountability and endows me with challenging tasks, where my experience counts, where I can grow, integrate my growth along with organizational growth, where hard work, initiative, performance and integrity are rewarded.

Working as process Officer for  **Assets Operations (Auto Finance, Personal Finance and Home Finance)** in Noor Islamic Bank since 19-Mar-2008 – 07-Feb-2018.

**(Auto) - Role & Responsibilities**: **(Period: Since Jun’2011 – Feb-2018)**

* Scrutinizing all Auto Loan applications / Credit Approval / Waivers / Deviation against the Delegation of Authority.
* End to End Processing of Auto Finance Cases which Include (receiving the documents properly from Credit, checking the documents whether they are as per the policy or not, booking of Contract in System, generating rental schedule and sending it to customers, preparation of MCs for release of payment to respective dealer only upon completion of documents.
* Handling queries related to Auto finance, forwarded by the branches/customers to asset operations.
* Ensure competences of applications/agreements and all other documents as per the latest available check lists.
* Ensure aggressive follow ups in place and maintain MIS of all transactions.MIS on long pending items/disputed transactions and bringing it to the management notice immediately.
* Ensure the accuracy of PDCs, security cheques and clearing function are completed well within the time.
* Maintain MIS of deficiencies/file movements/processing volumes, MIS should be available for management review upon request.
* Process all transactions of products with agreed turnaround time and SLA throughout the year.
* Any other ad-hoc activities/projects of asset operations.
* Update central bank RB system within the given deadline on the monthly basis.
* Facilitate business volumes during month ends.
* Ensure timely resolution of queries and complaints.
* Maintain outstanding deficiencies/deferrals with ageing and report to the supervisor/manager immediately.
* Ensure the standard cycle times for processes, capacity plans are revalidated on a half yearly basis.
* Contribute to process improvement initiatives. Identify opportunities, facilitate implementation. Measured by reduced cycle time.
* Complete assigned training sessions in the learning management system with the given deadline.
* Manage any maker functions in the department.
* Transactions should be completed within the agreed procedures and controls.
* Ensure nil frauds and losses
* Issuance of Liability Letter
* Assisting and helping the yearly auditors.
* Monthly Proofing of Department GL’s
* Monthly KCSA of Department
* Sending monthly MIS to Business, Credit, Policy, Sales.

**(Mortgage) - Role & Responsibilities**: **(Period: Since Jun’2009 – Jun’2011)**

* Scrutinising all Home Loan applications / Credit Approval / Waivers / Deviation against the Delegation of Authority / MOU / Valuation Report
* Issuance of Offer Letter,Lease Agreement,Rental Schedule,Tri-Partite Agreement for Stanadard Ijarah (Home Finance)/Buyout Cases
* End to End Processing of Home Finance Cases which Include (Booking of Contract in System, Rescheduling in case of Rate/ Defferment of EMI, Liquidation in case of Early Settlement)
* Annual Repricing for completed properties
* Advising customers on construction end-date extensions
* Handover of completed properties
* Issuance of Liability Letter
* Preparation of Manager Cheque's for Payment Release
* Keeping Track of Transfer Date & Follow-up with Lands Department / Developer for Title Documents
* Arranging Renewal of Insurance for Existing Cases/Cancellation of Insurance for Closed Cases

**(Personal Finance) - Role & Responsibilities**: **(Period: Since Mar’2008 – Jun’2009)**

* Scrutinizing all Personal Loan applications / Credit Approval / Waivers / Deviation against the Delegation of Authority.
* End to End Processing of Personal Finance Cases which Include (Booking of Contract in System, generating rental schedule and sending to customers, preparation of MCs for release of payment to respective dealer only upon completion of documents.
* Handling queries related to Personal finance, forwarded by the branches/customers to asset operations.
* Ensure competences of applications/agreements and all other documents as per the latest available check lists.
* Ensure aggressive follow ups in place and maintain MIS of all transactions.MIS on long pending items/disputed transactions should be brought in to the management notice immediately.
* Ensure the accuracy of PDCs, security cheques and clearing function are completed well within the time.

**DRIVING LICENSE:** Having valid driving license.

**PREVIOUS ORGANISATIONS:**

* **ABU DHABI COMMERCIAL BANK(ADCB),** **Sharjah,UAE**, **july 2006 – February -2008 Sales officer personal loan in Sharjah team.**
* **SOBHAGYA ADVERTISING SERVICE** - **INDIA** - **Sr. Business Development Executive –**

**April 2005 to April 2006.**

* **ANDHRA CHEMICAL SUPPLIES - INDIA – Sr. Marketing Executive** –

**January 2000 to August 2003.**

* **SATTARSONS PACKAGING PRIVATE LTD** - **INDIA** - **Marketing Executive –**

**April 1995 to December 1999.**

## PROFESSIONAL-EDUCATIONAL QUALIFICATION:

* Two years full time, Post Graduate course **"Masters in Business Administration (MBA)"** from **Osmania University**, approved by All India Council of Technical Education. New Delhi. India” (2003-2005)

## EDUCATIONAL QUALIFICATION :

* **B.Sc.** (1990-95) from Osmainia University,Andhra Pradesh, India.
* **Intermediate** (1990), (Andhra Pradesh State Board of Higher Education, India).

## COMPUTER LITERACY:

* Post graduate Diploma in Software from ‘Multisoft computers’, India
* Application : Oracle FLEXCUBE Core Banking
* Packages: MS Word & MS Excel

**DRIVING LICENSE** : Having valid driving license of UAE.

## Skills:

* Excellent communication and interpersonal skills.
* Presentation and documentation skills.
* Believe in teamwork and in helping others.
* Very hardworking, motivating, sincere and target oriented person.

## PERSONAL DETAILS:

##### **Marital Status : Single.**

**Religion : Muslim.**

**Nationality : Indian.**