**CURRICULAM VITAE**

**Gulfjobseeker.com CV No:** **1311462**

**Mobile +**971505905010 / +971504753686

To get contact details of this candidates

Submit request through Feedback Link

<http://www.gulfjobseeker.com/feedback/submit_fb.php>

**Date of Birth: 26th September 1975**

**Marital Status: Married**

**CAREER EXPERIENCE**

Holding a total job experience of above 16 years& above 05 years in UAE in different departments of the multinational, local banks and companies and Law companies.

**CAREER OBJECTIVE**

Seeking managerial position in a dynamic organization, which ensures diversified business exposure, offers career growth, personal development and a mutually beneficial relationship.

**SUMMARY**

Self motivated, energetic individual, holding extensive experience of above 16 years in UAE and Pakistan in the banking and corporate sector, having worked with multinational, local banks and companies and Law companies. This experience has driven me to grow further and expand my horizon whilst seeking challenging opportunity for growth in a dynamic organization.

**MAJOR DEPARTMENTS**

Retail banking, General Banking and operations, Teller, Collection, Recovery, Accounts, Finance, Customer Service Administration, Client Service, Media& Law Departments.

**MAJOR FIELDS**

Conventional and Islamic Banking Telecommunication, IT, Advertising and Law Companies

**ACADEMICS / EDUCATION CREDENTIALS**

* **Master of Arts(M.A. in Economics)**From Karachi University (2nd Division)

Degree Awarded by Karachi University (year 2004)

* **Bachelor of Laws (L.L.B**) from Sindh Muslim Govt. Law College

(2nd division) Degree Awarded by Karachi University (year 2001)

* **Bachelor of Commerce(B. COM)** from Govt. Commerce College

(2nd Division) Degree Awarded by Karachi University

(Year 1995-1996)

* **Inter Commerce( H.S.C/ I COM )** from Govt. of Commerce College

(1st Division) Certificate Awarded by Board of Intermediate Education, Karachi. (Year 1993)

* **Matric Science (S.S.C)** from Architects of Brilliant Career Public School (A grade) certificate awarded by Board of Secondary Education Karachi (year 1991)

**WORK EXPERIENCE& JOB RESPONSIBILITIES DESCRIPTION IN BANKS**

**ABU DHABI ISLAMIC BANK**

**Relationship Executive - Retail Banking**

**Field: Banking**

**April 2014 till date.**

* Worked on corporate salaried customers of approved companies of bank, self employed, mass market customers ,salary transfer and mass segment customers.
* Reporting to Team Leader and independently managing portfolio of retail credit cards.
* Solicited new credit card business for the bank which are approved and hands off to customers.
* Managing the sales, marketing, customer services and bank operations of product credit cards
* Sold balance transfer loans for the bank on product credit card.
* Doing Tele marketing and Tele sales for the bank
* Give leads to the personal loans department of the bank

**BARCLAYS BANK**

**Assistant Team Leader - Retail Banking**

**Field: Banking**

**April 2013 till March 2014.**

* Worked on corporate salaried customers of approved companies of bank, mass market customers
* Reporting to Business Development Manager and independently managing portfolio of retail credit cards.
* Solicited new credit card business for the bank which are approved and hands off to customers.
* Managing the sales,marketing,customer services and bank operations of product credit cards
* Sold balance transfer loans for the bank on product credit card.
* Doing Tele marketing and Tele sales for the bank
* Give leads to the personal loans department of the bank

**DOHA BANK**

**Relationship Officer – Retail Banking**

**Field: Banking**

**July 2012 till February 2013**

* Worked on corporate salaried customers of approved and un approved companies of bank.
* Reporting to Relationship Manager and independently managing portfolio of retail credit cards, personal loan, auto loans, account opening, salary transfer , payroll accounts,liabilities
* Solicited new credit cards business for the bank, disbursing and booking of personal loan& auto loan monthly and salary transfer account opening done for the bank, working on companies for payroll accounts and liabilities.
* Managing the sales, marketing , customer services and bank operations of multiple products
* Doing Tele marketing and Tele sales for the bank
* Giving leads to the corporate and s.m.e department of bank also
* Holding a position in top three of fourth quarter of year – 2012 and join Lions Club Promotion.

**SAMBA BANK**

**Business Development Officer – Retail Banking**

**Field: Banking**

**April 2011 till May 2012**

* Worked on corporate salaried customers of approved companies of bank.
* Reporting to Team Leader and independently managing portfolio of retail credit cards.
* Solicited new credit card business for the bank which are approved and hands off to customers.
* Managing the sales, marketing , customer services and bank operations of product credit cards
* Giving leads to the personal loans departments of the bank
* Doing Tele marketing and Tele sales for the bank

**BARCLAYS BANK**

**Senior Sales Officer & Group Leader - Retail Banking**

**Field: Banking**

**February 2008 till September 2009.**

* Worked on corporate salaried customers of approved companies of bank, self employed, mass market customers and small medium enterprises companies also.
* Reporting to Team leader and independently managing portfolio of retail credit cards.
* Solicited new credit card business for the bank and sme cards sold for the bank which are approved and hands off to customers.
* Sold Motor insurance as well, sold balance transfer and cash and calls loans for the bank on the product credit card.
* Used to be in Abu Dhabi Sales force in Top Ten positions frequently.
* Holding a position in top three of second quarter of year-2009.
* Achieve the best A Grade targets for consecutive 8 months and usually targets in good grades.
* Managed the team of 5 people as a group leader.

**BANK ALFALAH LIMITED**

**Permanent Officer in Range II**– **General Banking and Operations**

**Field: Banking**

**December 2003 till January 2008.**

* Worked as a confirmed, permanent, full time and on payroll employee of the bank.
* Worked in Cloth Market and M.A Jinnah Road Branches Karachi in various departments of general banking and operations.
* Done account opening in the system for the bank, established a deposit of 110 million rupees for the bank.
* Worked in the consumer banking side of the bank and sold out auto finance and auto loans of all most 25 cars for the bank.
* Selling of warid mobile connections for the bank approximately 1000 connections sold out.
* Having a posting authority of Rs 25000 of front office.
* Made a collections and recovery for warid payments for approximately one point two million in almost one year.
* Worked in the finance department of the branch.
* Done cross sell products for the bank also
* Worked in remittance departmentand online transfers department as teller.

**STADARD CHARTED BANK**

**Sales Consultant**– **Retail Banking**

**Field: Banking**

**May 1999 till September 1999**

* Worked on corporate salaried customers of approved companies of bank, self employed and mass market customers also.
* Reporting to Team Leader and Sales Manager and independently managing portfolio of retail credit cards.
* Solicited new credit card business for the bank with over 100 credit cards sold for the bank which are approved and hands off to customers.
* Managing the sales, marketing, customer services and bank operations of product credit cards
* Doing Tele marketing and Tele sales for the bank
* Give leads to the payroll, personal, auto loans, and liabilities departments of the bank.

**WORK EXPERIENCE & JOB RESPONSIBILITIES DESCRIPTION OTHER THEN BANKS**

**AIR TERMINAL SERVICES PVT LTD**

**Marketing Executive – Client Service and Media Department**

**Field: Advertising and Media**

**September 1999 tillNovember2003.**

* Worked in a Marketing and Sales Department of the company as well.
* Worked as a marketing executive managed media selling for (C.C.T.V close circuit Television) network of all airports of Pakistan and Pana - vision sites.
* Created a Business of Rs 50 Million and developed old business as well.
* Managed a Client service department for the company &relationship with advertising agencies and corporate clients like Unilever & Pepsi Cola etc.
* Looking after the Collection, recovery, billing as well as correspondence with the clients.
* To assist the accounts and administration department of the company as well.
* Managed the media department
* Bring the business from all big corporate companies and banks

**Sadiq and Hidayatullah Law Associates**

**Law Company**

**Trainee**

**Field: Law**

**In Year 2003,**

* Done law practice with the senior.
* Worked as a part time trainee in the company.
* Worked as a junior law officer.

**Dogar Law Associates**

**Law Company**

**Trainee**

**Field: Law**

**In Year 2001,**

* Done law practice with the senior.
* Worked as a part time trainee in the company.
* Worked as a junior law officer

**GENERAL TRADERS PVT LTD**

**Marketing Executive – Marketing and Sales Department**

**Field: IT**

**September 1998 till January 1999**

* Worked as Marketing Executive in marketing and Sales department of product Brother.
* Worked in operations and customer service departments of the company as well.
* Main responsibility is to sold out equipment for the company I.e. Fax typewriter & laser printer.
* Sold out 5 equipments for the company.
* Follow-up with old customers as well.

**PAKISTAN MOBILE COMMUNICATIONS PVT LTD**

**Sales Officer – Direct Sales Department**

**Field: Telecommunication**

**May 1998 tillAugust 1998**

* Worked as a Sales Officer.
* Main responsibilities are to develop the business.
* Sold out 50 mobile sets and 100 mobile connections and a customer base of around 150 customers.
* Providing customer services to the customer.
* Doing tele Marketing and tele sales for the company
* Sales service for the outdoor customers.

**IT CERTIFICATES**

* Certificate in MS-Office.
* Certificate in FoxPro.

**AIR LINE/TRAVELLING DIPLOMA AND CERTIFICATES**

* Diploma in air ticketing & tariff (IATA – UFTAA standard course)
* Certificate in air ticketing & tariff from Sindh Board of Technical Education, Karachi.
* Certificate in air ticketing & Tariff (Basic & Advance) from Grace Institute of Technology.

**ABILITIES**

* Excellent communication skills in Written and Spoken English, Urdu Hindi.
* Ability to analyze and understand company and competitors and adjust activities accordingly.
* Ability to think and analyze problems quickly and recommend solutions.
* Capable of preparing various marketing and sales brief & Plans and presentations.
* Can understand and read Arabic.

**EXTRA CURRICULAR ACTIVITIES**

* Playing chess, watching movies, and listening music.
* Playing Squash and cricket
* Making various marketing and sales presentations and plans

**DOCUMENTS AND REFERENCES**

* Documents and References can be furnished on request.