**SHEHROZ**

. **Email address:** **shehroz.369105@2freemail.com**

 **Contact No: C/o 0504973598**

**Driving license with own car**

**OBJECTIVE**

To work with an organization that furnishes opportunities to utilize skills in the field of service industry”. I aspire to achieve excellence in today’s highly competitive and fast placed markets & to obtain a challenging position with a market leader.

**PROFESSIONAL EXPERIENCE**

**Abu Dhabi Islamic Bank Dubai (UAE)**

Working as a **Assistant Relationship Manager** from **16th April 2017** till now

**Personal Finance Officer (personal loan & credit cards):**

* Contact clients periodically to determine if there have been changes in their financial status.
* Devise debt liquidation plans that include payoff priorities and timelines.
* Meet with applicants to obtain information for loan applications and to answer questions about the process.
* Analyze applicants' financial status and credit evaluations to determine feasibility of granting loans.
* Stay abreast of new types of loans and other financial services and products in order to better meet customers' needs.
* Handle customer complaints and resolve problems.
* Analyze financial information obtained from clients to determine strategies for meeting clients' financial objectives.

**Finance House PJSC Sharjah (UAE)**

Working as a **Personal Finance Officer** from **28th Feb 2016** to **20th February 2017.**

**Personal Finance Officer (personal loan & credit cards):**

* Regularly visit the companies and establishing relationship for listing the companies and for payroll.
* Provide sound financial advice to individuals.
* Identify and keep abreast of new market trends.
* Handle customer complaints and resolve problems.
* Recommend strategies clients can use to achieve their financial goals and objectives, including advice on debt management, cash management.
* Build and maintain client bases, keeping current client plans up-to-date and recruiting new clients on an on-going basis.
* Analyse financial information obtained from clients to determine strategies for meeting clients' financial objectives.

**Dubai Islamic Bank DUBAI (UAE)**

Working as a Senior Sales Executive (**financial Products**) from **4th April 2014** to **Novmber 2015**.

**Senior Sales Officer (Financial Products):**

* Sourcing and profiling Salaried & Self Employed Customers for Credit Cards, Personal Finance & Auto Finance.
* Regularly visit the companies and establishing relationship for listing the companies and for payroll.
* Source and promote Auto Finance Sales and Personal Finance Sales against set financial targets.
* Provide account opening related services to CM in order to get the Personal Finance /Credit Card/Auto Finance.
* Carefully investigate including the physical visit to Company and Customer as well.

**AJMAN BANK DUBAI(UAE)**

Working as a credit card officer from **4th June 2013** to **2nd January 2014**

**Sales Officer (Credit Cards)**

* Sourcing and profiling Salaried & Self Employed Customers for Credit Cards
* Offering Visa classic, Visa premium & Visa Platinum Credit Cards
* Regularly visit the companies and establishing relationship with the key personnel, management and staff
* Evaluating and assessing customer and providing consultative support on benefits, features and advantages of the product.
* Responsible for getting accurate details including physical visit to the company
* Skilfully investigating and resolving all customer complaints and issues in line with the bank’s policy.

**ACADEMIC QUALIFICATION**

**B.B.A HONS (4 years)**

* University of Sargodha, Pakistan

**Intermediate**

* ACME COLLEGE of EXCELLENCE Sargodha, Pakistan

**Matric**

* ZIA-UL-QURAN GRAMMAR SCHOOLSargodha Pakistan

**AWARDS & ACHIEVEMENTS**

* Top the all the UAE panel including Sharjah Dubai Alain Fujairah Abu Dhabi under probation period.
* Certificate of appreciation on Islamic financial products training.
* Certificate on creating an innovative product in Innovation Gala at UOS.
* Active Member of the dramatic and management society of Department.
* Become the Class representative for 2 years

**COMPUTER SKILLS**

* Certificate in Office management
* Command on Ms Office 2007
* Web Hosting
* Good communication

**PROFILE**

* Process good & strong communication skills, quick learner, lateral thinker and valuable team player, problem solving, service oriented, can work under pressure.
* Self-motivated and willing to work in long hours as and when required.
* Abilities to achieve results in time.
* Willingness to learn from others and from daily experiences.

**PERSONAL DETAILS**

Date of Birth 07-10-1990

Nationality Pakistani

Marital Status Married

Visa Status Employment visa

Language’s known English, Urdu, Hindi & Punjabi

Driving License Yes

**REFERENCES.**

**As per request.**