****

**Yasir**

Email: yasir-396964@gulfjobseeker.com

A very hard working, passionate and an excellent team player with diversified experience of over 9-years in agriculture credit sector with specialization in Recovery, Credit Analysis, Agribusiness Portfolio Management with strong forte in credit sales, recovery and marketing. Very much eager to grow and work in dynamic environment.

**Work experience:**

**Regional Recovery & Legal Manager Sep 2018 to till Date**

**Key Responsibilities:**

* Lead a team of Recovery officers for effective target achievement.
* Deal with NPL accounts, Branches & ARO’s for reduction of NPL
* Deal with the entire procedure of Suit filling.
* Deal with Banking Court.
* Conduct field visit to support RO’s efforts for recovery (Rural banking).
* Conduct training sessions for FO’s.

.

 **Credit Analyst HBL Head Office, Karachi Jan 2018 to Sep 2018**

**Key Responsibilities:**

* Credit proposals review, evaluations and arranging approvals from competent authority.
* Monitoring of portfolio key performance indicatives pertaining to portfolio housekeeping i.e. Renewals and markup collections efficiencies.
* Monitoring of turnaround time involved in credit approvals process.
* Identification of potential improvement in overall credit approvals cycle

**Team Leader HBL Regional Headquarters, Bahawalpur Mar 2016 – Jan 2018**

**Key responsibilities:**

* To lead team of 6Finance Officers of Bahawalpur area to achieve business goals.
* Allocation of business targets to Finance Officers
* Monitoring and achievements of sales targets and overall business KPI’s.
* Initiation, processing and documentation of Credit Proposals. TAT monitoring and in time disbursals
* Carryout spot verifications, preparing call reports
* Maximization of credit outreach through farmer meetings along with input suppliers, manufacturers and service providers
* Preparation and submission of periodical internal and SBP returns
* Compliance of various periodical internal and SBP Audits

**Finance Office HBL Multan May 2011 – Mar 2016**

**Key responsibilities:**

* Initiation, processing and documentation of Credit Proposals. TAT monitoring and in time disbursals
* Carryout spot verifications, preparing call reports
* Maximizationof credit outreach through farmer meetings along with input suppliers, manufacturers and service providers
* Preparation and submission of periodical internal and SBP returns
* Compliance of various periodical internal and SBP Audits

**Internship:**

* 6-week work as internee in AMTEX Faisalabad.

**Education:**

|  |  |  |  |
| --- | --- | --- | --- |
| MBA (Marketing) |  2010 | 3 out of 4 CGPA | The Islamia University of Bahawalpur |
| B.A | 2008 | 58% | The Islamia University of Bahawalpur |
| I.COM | 2005 | 57% | Millat College of Commerce Bahawalpur |
| Matriculation | 2003 | 67% | Govt. Technical High School Bahawalpur |

**Achievements:**

* Achieved 140% recovery targets in 2019
* Elevated as a Regional Recovery & Legal Manager in 2018.
* Conducted training session for “Understanding Agriculture Credit cycle”
* Got certificate for actively participating in training session on “AML/CFT Training Program”
* Got achievement certificate in a training program on “Agriculture Finance Officers (TTT) Training Program” December, 2017.
* Got certificate for actively participating “Agriculture Finance Officers (TTT) Training Program” August 2017.
* Certificate of participation for “Gender Diversity Training Program”.
* Attend annual sales conference as a Top Team Leader in 2017.
* Achievement of annual Credit, Recovery Targets including other business KPI’s - Recognized by the Bank for Cash Awards.
* Built and maintained Credit Portfolio of over PKR 750m in assigned territory diversified in various sectors viz. Farm & Non-Farm Sectors including Fisheries and Poultry.
* Selected as a Master Trainer for Regional Team to import trainings.
* Maximized banks credit outreach through farmer meeting in collaboration with service providers and farm machinery manufacturers of the area.
* Elevated as a Team Leader.
* Promoted to AM – II from AM –I
* Actively participated in a seminar on “Importance and Application of Service Marketing” at University level.
* Attended various one/two days’ courses / seminars regarding credit management, credit policy, prudential regulations and financial statements at different forums

**Software Skills:**

* MYSIS
* LOXON
* MS Office (Word, Excel, Visio)
* MIS management and Report writing

**Personal Information:**

**Nationality :**Pakistani

**Religion :**Islam

**Marital Status :**Married

**Date of Birth :**22-07-1988

**Visa status :** Visit Visa

**References:**

Will be gladly furnished on demand