



PARVAIZ AHMAD

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Objective

Secure a responsible career opportunity to fully utilize my training and skills, while making a significant contribution to the success of the company.

Experience

- **OG Capital Commercial Broker LLC, Dubai (Deployed for Deem Finance)** September 2023 - April 2024
 - ✓Sales Officer - Personal loan & Credit Card
 - ✓Increase personal loan/credit cards customers through cold calling, tele calling, using personal references, existing customers referencs. Engage and educate customers on product usage.
 - ✓Convey brand information to customers and respond to questions/inquiries that arise. Responsible for daily/monthly sales targets.
 - ✓Undertake training on the firm's markets and products, and improve on selling skills.
 - ✓Knowledge of Central Bank of UAE Prudential rules and regulations and compliance.
- **AAA Fair Deal Commercial Broker LLC, Dubai (Deployed for Emirates Islamic Bank)** October 2022 - August 2023
 - ✓Relationship Officer - Personal loan & Credit Card
 - ✓Increase personal loan/credit cards customers through cold calling, tele calling, using personal references, existing customers referencs. Engage and educate customers on product usage.
 - ✓Convey brand information to customers and respond to questions/inquiries that arise. Responsible for daily/monthly sales targets.
 - ✓Undertake training on the firm's markets and products, and improve on selling skills.
 - ✓Knowledge of Central Bank of UAE Prudential rules and regulations and compliance.
- **Bank Al Habib LTD. PAKISTAN** August 2020 - September 2022
 - ✓Senior Credit Officer - Agriculture Division
 - ✓Review SME business/Agricultural loan proposal, Assess clients' financial status.
 - ✓Evaluate creditworthiness and risks.Contact clients to gather financial data and documentation.
 - ✓Analyze credit risks and approve or reject SME loan proposal.Calculate financial ratios, Set up payment plans, Maintain updated records of all SME loan applications.
 - ✓Follow up with clients about loan renewals upon maturity.Monitor progress of existing loans.Follow up with Government Revenue Department for Mortgage process.
 - ✓Monitor compliance KYC/AML/CDD/EDD Prudential rule's & Regulations under central bank of Pakistan.
 - ✓Assist in customer account opening and closing/dormancy account and satisfied customer experience.
 - ✓Followup with customer for their loan recovery, debt collection, and overdue Accounts and settlements.
- **JS Bank LTD. PAKISTAN** May 2018 - February 2020
 - ✓Agriculture Finance Officer- Agriculture Division
 - ✓Review SME business/Agricultural loan proposal, Assess clients' financial status.
 - ✓Evaluate creditworthiness and risks.Contact clients to gather financial data and documentation.
 - ✓Analyze credit risks and approve or reject SME loan proposal.Calculate financial ratios, Set up payment plans, Maintain updated records of all SME loan applications.
 - ✓Follow up with clients about loan renewals upon maturity.Monitor progress of existing loans.Follow up with Government Revenue Department for Mortgage process.
 - ✓Monitor compliance KYC/AML/CDD/EDD Prudential rule's & Regulations under central bank of Pakistan.
 - ✓Assist in customer account opening and closing/dormancy account and satisfied customer experience.
 - ✓Followup with customer for their loan recovery, debt collection, and overdue Accounts and settlements.
- **Telenor Microfinance Bank LTD. PAKISTAN** December 2016 - April 2018
 - ✓Bank Officer
 - ✓Accepting customer deposits or posting deposits to customer accounts.
 - ✓Checking loan interest rates and advising clients on ways to reduce interest expenses on outstanding balances.
 - ✓Collecting deposits from business account holders to manage cash flow.

- ✓Evaluating risk in lending decisions and investment opportunities by analysing financial statements.
- ✓Reporting to upper management on loan status, lending and other important transaction activity.
- ✓Communicating with high-value customers regarding account management and other matters relating to loans or deposits.
- ✓Processing loan applications, reviewing credit reports and analysing financial statements to determine lending suitability.
- ✓Analysing, understanding and implementing banking guidelines, regulations and laws to help ensure compliance with the regulations of the State Bank of Pakistan.

• **FINCA Microfinance Bank LTD. PAKISTAN**

January 2016 - December 2016

- ✓Assistant Credit Officer
- ✓Assist customers with opening new accounts and managing existing ones.
- ✓Provide customers with account information, including balances and interest rates.
- ✓Process transactions, such as deposits, withdrawals, and loan payments.
- ✓Sell bank products and services, such as savings accounts and Loans.
- ✓Resolve customer complaints and provide solutions.
- ✓Inform customers about special promotions and offers.

• **Lions Communication PVT LTD. (Sales & Customer Services center of Warid Telecom) PAKISTAN**

December 2010 - December 2015

- ✓Customer Service Executive
- ✓Manage large amounts of Walking customer's, Generate sales leads.
- ✓Identify and assess customers' needs to achieve satisfaction, Build sustainable relationships and trust with customer accounts through open and interactive communication.
- Provide accurate, valid and complete information by using the right methods/tools.
- ✓Meet personal/customer service team sales targets and call handling quotas.
- ✓Handle customer complaints, provide appropriate solutions and alternatives within the time limits; follow up to ensure resolution.
- ✓Keep records of customer interactions, process customer accounts and file documents.

Education

• **UNIVERSITY OF GUJRAT (PAKISTAN).**

2008-2011

Bachelor's of Commerce (Specialized in Accounting & Finance) Attestated by UAE Embassy & MOFA UAE.

Skills

- ✓Good Communication skills ✓Customer network in UAE ✓Interpersonal skills & Financial Analysis skills
- ✓Able to handle multiple tasks & able to work under pressure ✓MS Office, Emailing, Internet Operation
- ✓Accounting & Finance softwares / Banking & Financial institution Softwares Skills ✓Excellent numerical skills
- ✓Customer Service's experienced professional ✓Banking Products Sales & Debt Collection & Accounts Receivable Skills / Admin Skills

Activities

- Sports, News, Book Reading, Welfare Work, Islamic Study.

Languages

- English, Urdu, Hindi, Punjabi, Arabic Normal

Additional Information

Father Name: Muhammad Hussain

Nationality: PAKISTAN

Martial Status: Married

Visa Status: Cancelled Visa

Technical Qualifications

- Diploma in Information Technology. 2013
- ✓Awarded by Arshad Institute of Technology PAKISTAN.
- Certificate in Fire Prevention & Safety Officer General. 2007
- ✓Awarded by National Institute of Fire Technology Under Civil Defence PAKISTAN.