

MUHAMMAD

IMRAN



Contact

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Languages

- ENGLISH
- URDU
- PUNJABI

Hobbies

- Writing
- Sketching
- Photography
- Design

Objective

Seeking a challenging & responsible position where my Education will be fully utilized preferred position will provide an atmosphere conducive to continue professional growth & advancement based on personal capabilities & company objectives.

Skill Highlights

- Project management
- Innovative
- Strong decision maker
- Service-focused
- Complex problem solver

Experience

Direct Sales Officer

Legacy Smart Employment Services.

ADCB Bank Credit Cards (June 2024 – onwards)

Working as a front-line Sales officer in the Mashreq Bank Consumer Cards Sales team, and responsible for driving business, achieving monthly sales targets, and acquiring new customers through consultative selling of our card's products via defined channels of acquisition [Retail, Corporate, Venue-sales].

- Job Descriptions
- Meeting or exceeding weekly, monthly, and yearly sales quotas.
- Prospecting for new customers through existing leads and cold calling and maximizing lead generation.
- Canvassing assigned territories to present company products to potential customers.
- Timely execution of all sales activities – leads, campaigns, referrals & any self-generated leads.
- Tracking and reporting sales performance including pipeline, acquisition results and market conditions.

Direct Sales Officer

Hadaf Al Khaleej Commercial Services LLC

Mashreq Bank Credit Cards (Mar 2023 – May 2024)

Working as a front-line Sales officer in the Mashreq Bank Consumer Cards Sales team, and responsible for driving business, achieving monthly sales targets, and acquiring new customers.

Job Description

- Meeting or exceeding weekly, monthly, and yearly sales quotas.
- Prospecting for new customers through existing leads and cold calling and maximizing lead generation.
- Canvassing assigned territories to present company products to potential customers.

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- Tracking and reporting sales performance including pipeline, acquisition results and market conditions.
- Set appointments, listen to customer needs, and sell most appropriate product.
- Demonstrating product features to customers.
- Completing order forms and submitting them for processing.
- Pinching sales proposals for potential customers.
- Completing regular sales reports specifying the number of sales made.
- Keep up to date on products and competition.
- Attend and participate in regular staff meetings.
- Ensuring all performance standards are met viz. business targets, controls, and compliance.
- Expansion of internal and external relationships, and drive sales results.

Customer Services Officer

THE BANK OF PUNJAB

TAQWA ISLAMIC BANKING (Dec2019 to Jan 2023)

JOB DESCRIPTIONS:

Currently JD BOP Narowal as (CSO) Customer Services Officer.

Due to rotation on JD'S in BOP, desktop working responsibility in our bank, I worked as Account Opening Officer as well as I was also responsible for Branch System Administration & task Limited scope due to centralization of banking system on core Based banking system centralization.

- Resolve customer services related complaint and give them complete feedback upon request.
- Make necessary arrangements for resolving inquiry of customer and give them proper product knowledge and benefits design by Organization.
- Daily Host of the Day checklist prepared or highlighting current branch issue regarding customer service matter.
- Make EDD and CRA for approvals purpose from management due to high risk Customer profile.
- Inputting data into system
- Issuance of cheque books and TDRs
- Handling of account balance enquiries.
- Resolving the customer's complaints
- Cross sell consumer and business deposit products that assist in retaining and expanding the relationship with new and existing clients.
- Periodical data reporting to the Regional Office/Head Office & State Bank
- Meeting Branch Targets
- Periodical data ODD, KYC, AML, CFT and Threshold limits regarding accounts reporting to the regional Office/Head Office.

CERTIFICATIONS & TRAINING:

During my Job and throughout my Eleven-year Professional career in Operations and as well as with business controlled. I achieved all Organizational set benchmarks business targets and Operational service standards with updated laws and regulations issued by regulatory authority.

Achieved Certificates & Trainings from Department & Institute Under:

The Bank of Punjab Learning & Development Center HR.

- Training on Business Development and Islamic Banking.
- Training on Audit & Compliance, KYC, AML, and CFT regarding Anti-money laundering.

Counter Service Officer:

SONERI BANK LTD (JUNE 2016 to DEC 2019)

SONERI Bank Counter Services Officer & Teller & Locker Custodian JD.

- Operational Tasks with business controlled worked. Monitor vaults to ensure cash balances are correct.
- Acquired, retain, and expand customer relationship.
- Inputting data into system
- Issuance of cheque books and TDRs • Handling of account balance enquiries
- Cash receipt and payments to Customer.
- Cross sell consumer and business deposit products that assist in retaining and expanding the relationship with new and existing clients.
- Periodical data reporting to the Regional Office/Head Office & State Bank
- Meeting Branch Targets
- Handle daily branch cash work at counter in Pak Rupee, USD, EURO and GBP.

SINDH BANK LTD

Banking Experience June 2012 to June 2016:

Assignment as Cash Officer.

- Cash Receipts & Payments and ATM Replenishment.
- Inward & Outward Clearing.
- Dealing in Utility Bills, Remittance, and Western Union Payments etc.

NIB BANK LTD

Banking Experience February 2010- June 2012.

- **Assignment as Mobile Cash Officer (MCO).**

District Accounts Office Narowal.

Experience March 2009-December 2009.

- **Assignment as Computer Operator/KPO/Accountant.**

Education

- **Bachelor of Commerce (B.COM)**

University of Punjab 2008

- **Intermediate of Computer Science (ICS)**

Board of Intermediate Gujranwala 2004

- **Matric**

Board of Intermediate Gujranwala 2002

OTHER CERTIFICATIONS:

- Sonaware
- Auto Banker
- Oracle Flex Cube Telnet Banking Software System)
- Good grip on latest "Windows Operating System" with MS Office work and internet technology.

STRENGTHS / ABILITIES EXTRA CURRICULAR ACTIVITIES:

Reading latest technological, developments related to Business products innovations and Global Events Interest in International relations.

Personal Information:

Father Name : Muhammad Ikraam
Date of Birth : 01 Jun 1985
Marital Status : Married
Nationality : Pakistani
CNIC : 35401-5871018-3
Religion : Islam

Reference:

- Will be provided upon request.