



Parvaiz Ahmad

Professional Banker

Now Available in UAE on visit visa.

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Profile:

Experienced and highly motivated Banker with proven track record of achieving business targets, team player and have a demonstrated history of working in the banking industry at different Senior level roles in Micro finance Banking/Commercial Banking, SME, Agricultural Credits, Consumer and Risk Management, Skilled in Credits, Recovery, Negotiation, Analytical Skills, Financial Risk, Branch Banking, and Training. Strong business development professional having B.COM Degree focused in Accounting/Finance & Sales/Marketing.

Core Competencies:

Customer Life cycle Management	Customer Relationship Management
Banking assets/Liabilities Products Sales	Sales & Marketing Assessment
Channel Sales/Cross Selling	Customer Complaint Management

Experience Summary:

MicroFinance Banking:

(1) FINCA Microfinance Bank Ltd. (Dinga Branch)

Designation: Assistant Credit Officer (From 05-01-2016 To 15-12-2016)

(2) Telenor Microfinance Bank Ltd. (Dinga Branch)

Designation: Bank Officer (From 16-12-2016 To 30-04-2018)

My Job Descriptions in MicroFinance Banking Services is as under:

- Identify new MSME/Small Business enterprises in the assigned area. Assess their loan requirements based on customer need and present appropriate loan proposals to the credit committee for approval.
- Develop and analyze financial statements of the MSMEs in order to assess the financial soundness of the business and his repayment capacity.
- Conduct loan appraisal, collect and verify detailed information (personal, business, guaranties and collateral pertaining to MSMEs) to open new MSME loan account.
- Prepare and execute loan contracts and arrange for disbursement of loan.
- Cross-Sell other products to clients, especially liability products.
- Monitor loan and ensure timely repayment. Maintain continuous contact with loan clients so that loan is recovered on timely basis. Continuously follow up with loan clients for timely repayment. (Equal monthly installments & Bullet Recovery)

Conventional Banking:

(1) JS Bank Ltd. (Dinga Branch)

Designation:Agriculture Finance Officer (From 02-05-2018 To 14-02-2020)

(2) Bank Al Habib Ltd. (Dinga Branch)

Designation:Agriculture Finance Officer (From 25-08-2020 To 10-09-2022)

My Job Descriptions in Conventional Banking Services is as under:

- Marketing of Agricultural finance products.
- Achievement of Agricultural finance targets through quality financing.
- Field investigation to verify the particulars of applicant and his farm mentioned in the application.
- Investigation to know about the reputation of applicant
- Verification of particulars of the collateral offered by the applicant from the Revenue Department.
- Monitoring of Agricultural Portfolio.
- Timely recovery of Agricultural Finances, Markup & Installments.
- Preparation of MIS for SBP and Bank Management.
- To help clients to apply for loans and review loan agreements to ensure that they are complete and accurate according to bank's policy.
- Any other assignments assigned by Head of Department/ Branch Manager. Is as under
- Achievement of CASA Targets , NTB Accounts, Banca Sales, Autos Finance, SME Finance, Gold Finance, Consumer Finance or any other Business/Liabilities Sales.

Education:

- ★ Bachelor of Commerce Passed in 2011 (2nd Division), From University of Gujrat ,Pakistan

Technical Background:

- ★ Certificate in Information Technology, 2013
Awarded by Arshad Institute of Technology Gujrat, Pakistan
- ★ Certificate in Fire Prevention & Safety Officer, 2007
Awarded by National Institute of Fire Technology Islamabad, Pakistan

Additional Skills:

- MS Office Tools (Word, Excel)
- Internet Operation, Banking System/ E-Mailing (Outlook)
- Excellent Communication Skills (Verbal & Written)
- Excellent Interpersonal / Financial Analytical Skills / Problem Solving Skills
- Excellent Documentation / Submission Skills
- Ability to Handle Multiple Tasks/Reporting Skills, Sales & Marketing Skills, Professional Banking Skills

Personal Information:

Father Name:Muhammad Hussain

CNIC No: 34202-5751605-1

Date of Birth:20-11-1984

Marital Status:Married

Language: Urdu, English and Punjabi

Residential Address: Village Dhandala P/O Dinga Tehsil Kharian Distt Gujrat Province Punjab, PAKISTAN

Nationality:Pakistani

Passport No: KW1156053

Domicile:Gujrat

Religion:Islam

Visa Status:Visit visa

Activities/References:

- ⇒ Sports, News, Book Reading, Islamic Studies, Welfare Work.
- ⇒ References is Available upon Request.