SAIF UR REHMAN S/o QAZI FASIH UD

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Objective

To work in a challenging and professional environment with the view of refining my knowledge through practical experience of what I have learnt and seeking a long-term career oriented relationship with the organization where I could make meaningful contributions towards overall corporate objectives by capitalizing upon my knowledge and experience, and wish to tackle difficult objectives with vigor and utmost missionary zeal and zest.

Personal Summary

My educational background of MBA Finance and over all 10 years' experience in Multinational and international Financial Institutes and Administration enabled me to use my abilities in varying environments for achieving the goals of any dynamic organization. My analytical & communication skills and strength of multitasking provide me an edge in performing my job efficiently and effectively.

Education

MBA Institute of Management Sciences, University of Peshawar 2003-2005

Core Competences

- Excellent interpersonal skills, ability to plan, organize and supervise.
- Strong banking background combined with fluency in several languages, including **English**, **Urdu**, **Pashto** and **Arabic** (Product Related).
- Skilled at learning new concepts quickly, working well under pressure and communicating ideas clearly and effectively.
- Confident and responsible in decision-making.
- Team Player with good interpersonal and communication skills.
- Self-motivated with flexible and hardworking approach.
- Capable of prioritizing the work based on urgency and importance.

PROFESSIONAL EXPERIENCE

| TEACHER, Elementary & Secondary Education Nowshera KP, Pakistan | <u>July 2020</u> <u>To Present</u> |
|---|---------------------------------------|
| LECTURER, Pakistan Degree College of Commerce & Computer Sciences, Nowshera KP, Pakistan | <u>Aug 2017</u> <u>To 2019</u> |
| Senior Relationship Officer. EMIRATES ISLAMIC, Dubai, UAE. Fleet Finance – Business Banking Division. Dubai Health Care City Branch. | <u>Sep 2015</u> <u>To 2016</u> |

| Sales & Service Executive. AL HILAL BANK, Dubai, UAE. Fleet Finance – Business Banking Division. | <u>Nov 2014</u> <u>To Aug 2015</u> |
|--|---------------------------------------|
| <u>Garhoud Branch, Dubai.</u> | |

| Senior Relationship Officer. NOOR BANK, Dubai, UAE. | <u>Dec 1st 2013</u> <u>To Oct 2014</u> |
|--|---|
| Fleet Finance – Business Banking Division. | |
| <u>Deira Dubai Branch.</u> | |

| Relationship Officer. ABU DHABI ISLAMIC BANK, Abu Dhabi, UAE. Fleet Finance – Business Banking Division. | <u>Aug 2012 To</u> <u>Oct 2013</u> |
|--|---------------------------------------|
| TEACHER, Army Public School & College System (APSACS) Risalpur KP, Pakistan | <u>2010</u> <u>To July2012</u> |

| Assistant Manager Operation | Oct |
|-----------------------------|-------------------|
| SAMBA BANK LTD. | <u>2006 To</u> |
| Peshawar. | <u>April 2009</u> |

Job Responsibilities:

- Sourcing and developing new customers for business facilities (Auto Murabaha, Assets Murabaha, Tadawul or Commodities, Trade Finance, Enterprise Credit and Business Covered Card) with planned successful marketing.
- Preparing the CA (Credit Applications), Call Visit and Market Checking, CPV, RAC (Risk Acceptance Criteria) and Check List to propose the cases for the credit approval.
- Analysis of credit profile and business financial condition of the customer as per credit policies lay down by the bank regulators.
- Maintaining good relationship with existing as well as with the new business customers.
- Delivered Convincing oral sales presentation to the customers.
- Maintaining the business targets on monthly and yearly basis.
- Worked as Assistant Manager Operations in Samba bank ltd (Formerly Crescent Commercial Bank ltd) Peshawar, Pakistan.
- Joined Crescent Commercial Bank ltd as Management Trainee Operations in October 2006, First six months were under training with job rotation with in different departments like general banking, for-ex and advances.. Responsibility

includes daily transaction of foreign currency, maintaining books of accounts, computer postings, foreign remittances, reporting to head office, regional office and SBP. Moreover have a reasonable exposure of working in the advances department. Preparation of credit proposals, follow up, documentation and forms preparation.

- Also worked as Branch Acting Operation Manager in the absence of Manager. Provided customer support to clients, maintained personnel files in compliance with applicable legal requirements, kept employee records up-to-date by processing employee status changes in timely manner, ability to communicate with staff, and motivate them, to increase productivity, handling of employee grievances, management of leave record and time keeping, playing active role in HR and Admin matters of Branch, Assisted the Branch Operation Manager in HR, Accounts, customers & loaning process.
- Gained Special skills in different departments including Accounts, Admin, Remittances Deptt, Accounts Opening, Cheque Book Issuance, Foreign Currency handling, Monthly Compliance reporting, , cash handling, Daily Vouchers checking & maintaining ,Record keeping & updating, customer services & supports, Hr and Banking record.

Job Training

- Attended 7 Days training on, "**Basic Selling Techniques & Client Relationship**" organized by Emirates Islamic.
- Attended 5 Days workshop on "**Corporate sales concepts**" organized by Alhilal Bank.
- Attended 5 days Comprehensive training on "**Basic Selling Concepts**" organized by Noor Bank.
- Attended 15 days Training on, "Islamic Banking & sharia's Concepts" organized by Abu Dhabi Islamic Bank.
- Six months: management trainee in general banking (Account opening, remittances, clearing, foreign currency, and customer services & support) at main branch Peshawar. Attended Training programme in November 2006 entitled, "**Dynamics of Banking**" For 40 days in IBP main Office Lahore organized for Management Trainees of CCBL, Also attended two days seminar on centralized Clearing at SBP Peshawar.

Computer Skills

Complete Command on **Computer Hardware** and **Software**, **MS Office (Word, Excel**, and **Powerpoint** etc.), **Bank smart**, **Star**, **SPSS**, **Star** & **Internet**.

Personal Information

| Date of Birth: | March 15 th , 1982 |
|------------------|---|
| Nationality: | Pakistani |
| Passport Number: | EH9153402 |
| Visa Status | Visit (Till August 5, 2023) |
| Marital Status: | Married |
| Driving License | Valid UAE driving License |
| Mailing Address: | Villa # 30, behind Hanna center, Al-Jafiliya , Dubai. |

References