



Mazhar Ali

Dubai, United Arab Emirates

Cell # 00971-58-269-1151

Email: Mazharali16157@gmail.com

(Currently on visit visa expiry October 25, 2023)

Profile Summary

An astute result-oriented leader with proven success of more than 7 years in Sales & Marketing, Support, Planning & Controlling & Customer Servicing. Proficient in managing & leading teams for smooth operations & experience of developing procedures service standards for business excellence. Diverse experience. Flexible and versatile thrive in rapidly changing situations & deadline-driven environments and always remains open to new challenges.

SKILLS

General Accounting

Accounts Payable & Receivable

Account Reconciliation

Internal Audit

Client Relations

Operations Management

Administration

Budget Management

Financial Reporting

Communications

Problem Resolution

Records Management

Regulatory Compliance

Risk Management

Strategic Planning

Work flow Management

Team Leadership

WORK EXPERIENCE

Credit Officer (OG) II

CSC Empowerment & Inclusion Programmed



CSC Empowerment & Inclusion Programme

- Responsible for prospecting, marketing, business development and income generation in line with the key performance indicators.
- Resolve customer complaints quickly and effectively.
- Identify key staff in client companies to cultivate profitable relationships.
- Developed and maintained audit plans, schedules and procedures to ensure that audit are conducted decently.
- Monitored the implemented action of audit recommendations and followed upon outstanding issues to ensure compliance.
- Reviewing and analyzing credit applications submitted by clients.
- Analyzing the financial statements credit history and other relevant data to determine The creditworthiness of the client.
- Responsible for managing the credit risk of the bank.
- Coordinated in Developing credit policies and procedures.
- Making credit recommendations to the bank's credit committee and senior management to ensure that the recommendations are in line with the bank's credit policies and risk appetite.
- Monitor the credit performance of the bank's clients to ensure that they are meeting Their repayment obligations
- Remedial action if a client is in default or is at risk of defaulting.

Relationship officer

U Microfinance Bank Limited



- Analyze risks and approve or reject loan requests.
- Receive & verify cash and endorsements receive proper identification for cash back and issue receipts of deposit.
- Process savings withdrawals.
- Cash checks verify endorsement receive proper identification, and ensure validity

- Issuance of Pay order demand draft and backers' checks.
- Responsible for building and maintaining relationships with existing and potential clients.
- Identify sales opportunities by analyzing client data monitoring market trends and staying up-to-date with product offerings.
- Responsible for meeting sales targets set by the bank to develop sales plans and strategies to achieve their targets.
- Provide financial advice to clients on topics such as investments savings and loans and be knowledgeable about financial products and market trends.
- Conduct client visits to understand their needs and to provide personalized service to maintain accurate client records and follow up on client requests.
- Provide excellent customer service to clients to ensure their satisfaction and to maintain their loyalty to the bank.
- Manage client complaints and resolve them in a timely and satisfactory manner to ensure that client complaints are escalated appropriately and that they are addressed promptly.



Relationship Officer

Telenor Microfinance Bank Limited

- Develop productive, profitable and achievement oriented working environment for employees.
- Evaluate creditworthiness and risks.
- Timely loan Disbursement to achieve multiple options of work Telenor microfinance bank policies.
- Provide excellent customer service to clients to ensure their satisfaction and to maintain their loyalty to the bank.
- Client complaints and resolve them in a timely and satisfactory manner.
- Developing Financial Planning, Consolidated & Portfolio.
- Identify sales opportunities by analyzing client data, monitoring market and staying up-to-date with product.
- Responsible for developing and implementing credit policies and procedures that comply with regulatory requirements.
- To conduct credit investigations to verify the information provided by the clients.
- Collaborate with other departments in the bank, such as sales operations and legal to ensure that credit
- Applications are processed efficiently and effectively.
- Responsible for assessing credit applications submitted by clients and prospective clients.
- Provide financial advice to clients on topics such as investments savings and loans and be knowledgeable about financial products and market trends.
- Understand the needs of their clients and provide them with relevant solutions and products.

EDUCATION

Bachelor of Business Administration (BBA from Virtual University of Pakistan)

Intermediate BISE Multan.

Matriculation BISE Multan

Diploma in Computer Application & Data Base Management. From Alpha College of Technological Studies

TECHNICAL & IT Skills SKILLS

Microsoft office (ceord,Exce I,PowerPoint & Outlook)

Software Oracle Java

ERP

Email, Internet and Other Computer-based Programs

LANGUAGES

ENGLISH, HINDI, URDU

Personal information

- **Father Name** : Akbar Ali
- **Date of birth** : 27 July 1991
- **Marital Status** : Married
- **Visa Status** : visit Visa Expiry October 25, 2023
- **Passport No.** : YK1805902

REFERENCES:

Can be Furnish on request.