

ASIM JAMAL KHAN

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Proactive, results-oriented professional seeks challenging position in reputable organization valuing teamwork. Strong decision-making, marketing, and communication skills. Thrives in fast-paced, evolving environments. Excels at engaging with management and staff. Target-oriented mindset drives consistent goal surpassing and exceptional results. Committed to contributing to organizational success, fostering productivity and positive outcomes. Proactive compliance and credit analyst seeks challenging position in reputable organization valuing teamwork.

Finridge Commercial Broker, Sales Executive, July-23 till Date.

- Extensive knowledge of diverse retail banking products, enabling effective promotion and sales of various financial solutions.
- Leveraged a strong and engaging personality to establish rapport with customers, driving successful sales interactions and exceeding targets.
- Demonstrated exceptional communication skills, both verbal and written, to articulate complex financial concepts and build lasting customer relationships.
- Successfully cultivated a loyal customer base through personalized and customer-centric approaches, resulting in high levels of satisfaction and repeat business.
- Proven track record of achieving and surpassing sales goals, utilizing excellent selling skills and market awareness to capitalize on opportunities and stay ahead in the competitive banking landscape.
- Demonstrated exceptional customer service skills in promptly addressing and resolving payment-related issues, maintaining positive relationships with clients and internal stakeholders.

Tanfeeth LLC, Client Services Trade. Dec-21-till May-23

- Assisted customers in TF product order placement through various channels (email, fax, phone, in-person).
- Provided complete information, assistance, and support in Trade Finance to Customers.
- Managed day-to-day Trade Finance operations, simplify procedures to expedite issue resolution.
- Managed both internal and external customer interactions with professionalism.
- Handled customer inquiries and correspondence professionally and efficiently.
- Monitored customer portfolios for compliance with regulatory requirements.
- Implemented software/tools to streamline tracking, monitoring, and updating of customer portfolios
- Strictly followed Anti-Money Laundering (AML) and Know Your Customer (KYC) policies and procedures.
- Prepared and submitted daily business reports and MIS updates.
- Liaised with couriers to arrange timely and secure delivery of mail and important documents.

Emirates Islamic Bank, Customer Service Executive, SME Business Banking Jan-18 – June-20

- Demonstrated a proven track record of delivering exceptional customer service
- Highlight any relevant experience or achievements that showcase your strong communication skills
- Enhanced banking experience for customers through personalized attention, effective problem-solving,
- Proficiency with various computer applications and tools that are relevant to the job, such as Microsoft Office.
- Maintained a strong adherence to bank policies, procedures, and regulatory guidelines,
- Utilized strong communication and persuasion skills to present and explain associate products in a compelling and informative manner, resulting in increased customer engagement.
- Successfully handled bank account opening and efficiently fulfilled customer requests as an accomplished Customer Service Executive.

Designation: Compliance Assistant, Business Banking (Apr1 6– Dec 17)

- Ensuring collection of pertinent KYC information in accordance with checklist, demonstrating fundamental knowledge of KYC and client onboarding procedures.
- Reviewing the appropriateness and completion of the Customer Risk Assessment.
- Demonstrating basic knowledge of Transaction Monitoring to assess risks associated with customers or products.
- Analyzing KYC remediation gaps, collaborating with Calling Team/RMs for document completeness, and engaging with Relationship Managers (RM) to collect necessary documentation aligned with the CDD process.
- Supporting the Team Leader by assisting with projects and deliverables to meet deadlines.
- Ensuring the Core system is updated with appropriate KYC information.
- Identifying, assessing, monitoring, and reporting all material compliance risks.
- Identifying and blacklisting customers involved in fraudulent activities.
- Updating KYC, FATCA, CDD, EDD, and CRS processes across branches and related departments.
- Performing thorough reviews of Politically Exposed Persons (PEP) relationships in alignment with the bank's guidelines.

Designation: Internal Credit Analyst, Business Banking (Jan15 – Mar16)

- Prepare, compile, and analyze accurate and timely reports/returns for submission to Management.
- Adhered to compliance procedures, provided regular reports to Management for task completion.
- Performed financial statement analysis and monitored customer credit lines through Dun & Bradstreet reports.
- Contributed to minimizing company losses through effective delinquency management.
- Skilled in Finnone, Finnacle, Equation, CBRB, EM-Credit, Microsoft Office; document analysis and generating AECB.
- Prepare and process retail credit applications with relevant documentation within agreed turnaround time.
- Create CIF for retail customer case profiles and ensure accurate data entry.
- Liaise and follow up with Credit Administration and Operations for disbursement requests.
- Generated detailed data-driven credit reports to facilitate informed decision-making and strategic planning for management.
- Performed data-driven credit risk assessments for new accounts, enabling informed credit approval decisions and mitigating financial risks.

Designation: Senior Relationship officer, SME Business Banking (Sep13 – Dec-14).

- Portfolio Management: Acquiring, managing, and growing a portfolio of borrowing and non-borrowing relationships within the identified target market client base.
- Revenue Maximization: Maximizing revenues from the portfolio by offering a full spectrum of products, including cash management, treasury, trade, and lending solutions.
- Financial Analysis and Credit Application: Spreading and analyzing financial statements, preparing credit applications, and managing documentation and post-sanction monitoring through periodic account review and renewal.
- Cross-Selling: Cross-selling four key products within the portfolio to ensure well-diversified revenue streams and generating referrals for other parts of the Bank, such as Retail Bank payroll accounts, cards, Wealth Management, and Corporate Bank.
- Credit Policy Adherence: Ensuring adherence to the bank's credit policy and monitoring the account conduct of borrowing relationships. Familiarity with the Early Warning process to ensure acceptable portfolio quality.
- KYC/AML Compliance: Ensuring compliance with the Banks' KYC/AML policies and promptly raising any concerns.
- Timely Deferrals Handling: Ensuring that deferrals related to documentation and credit, as well as temporary excesses, are closed within agreed timeframes.

Commercial Bank International, Senior Relationship Officer (Personal Loans). Feb 12 to July-13

- Utilized effective selling skills and collaborated with listed clientele to successfully generate new business opportunities, leading to increased revenue for the company.
- Maintained meticulous daily call reports and listings, ensuring comprehensive documentation of sales activities and interactions, leading to recognition for Best Sales Performance and receiving a salary increment letter.
- Proactively engaged with customers, addressing their needs, and providing exceptional service, contributing to a positive brand image and enhancing customer satisfaction.

Education & Professional Development in House Trainings.

- BSC from Pakistan
- CDD & KYC Training from ALISONS (4908-31133594)
- Certificate in Trade Finance from London Institute Business Finance – Under Process.
- FATCA rules & regulations training with EIBFS.
- High-Risk FATCA. AML & KYC, IT security, System security and operation risk awareness training with EI.
- Customer Services, sales leadership and Sharia training awareness by EI.



