

## SAYED MODASIR ABBAS

Phone: (+971) 0586684427

E-mail: [modasir.abbas@gmail.com](mailto:modasir.abbas@gmail.com)

Dubai, United Arab Emirates



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### CAREER OBJECTIVE

I am driven by a strong motivation to apply my skills and experience in contributing to the success of a well-established organization. My eagerness to stay informed about evolving market trends ensures that I can deliver beneficial outcomes for the company.

### CAREER SUMMARY

- Organized Credit Administration Professional who effectively identifies and resolves complex financial issues. Thrives in fast-paced and ever-changing business environments. Knowledgeable and innovative professional whose success is based on integrity exceptional customer service efficiency and ambition.
- Sound knowledge of credit systems, financial collections, debt management, reporting, and all related credit-based system operations. Well-versed in gathering the applicants' background data before loan sanctioning. Fully familiar with legal obligations related to credit sanctioning and loan processing.
- Possesses the ability to apply business insight and professional judgment. Efficiently renders complex financial information in a palatable form. Having a proven ability to ensure that day-to-day work is carried out in line with the agreed policies and procedures and quality standards.

### CORE COMPETENCIES

- Appraising Loan Applications, Credit Monitoring, Banking Background, Deposit and Credit Understanding, Risk Management, Loan Documentation, Filling in Loan Forms, Forecasting, Reporting and Analysis, Compliance, Policy Review, Business Development,
- Credit Analysis, Underwriting Loans, Reference Checking, Financial Services, Loan Applications, Mortgage Operations, Credit Risk Management, Equity Loans, Commercial Lending, Customer Credit Services, Upselling, Negotiating Loan Agreements,

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### PROFESSIONAL EXPERIENCE

Z&B International Trading Cetnter L.L.C (Feb 2024 – To Date) -Dubai, UAE - Mobile Trading Company Dubai

#### **Accounts Officer**

- Purchase & sale of Mobiles
- Daily Maintenance of Vouchers
- Staff Attendance & salary record keeping
- Customer account opening
- Purchase of Branded new mobiles

**Habib Bank Ltd. Kalaya District Orakzai branch (May, 2019 – Feb 2024) Orakzai, Pakistan - Top ranked retail banking organization of Pakistan**

#### **Branch Operation Manager AMII**

- Areas of Responsibilities
- Looking after overall operational matters of the branch.
- Customer Services, Relations, and Complaints Handling.
- Account Services.
- Account Opening.

- Day-end reports checking.
- Staff record keeping.
- ATM card issuance.
- Check book issuance.
- Record keeping of Security stationery.
- Branch lease agreement Management.
- Unclaimed Deposit maintenance.
- Audit & Compliance issues solutions

**Khushhali Bank Ltd (October 2017 - May 2019) – a micro financing organization - Mardan ,Pakistan**

***Customer Service Officer***

- Responsible for opening customer accounts & related documentation in compliance with KIM, KYC (Know your customer) & AML.
- Maintenance of customer accounts for status and profile changes in liaison with BTU.
- Adherence to KMBL policies and Procedures.
- Compliance with internal, SBP policies and other regulatory requirements.
- Ensure issuance of the checkbook, Counter cheque, banker's cheques/other remittances instruments, Call deposit, and account statements, as per applicable procedures/guidelines.
- Processing of Inward, and outward clearing, OBC, Banca insurance, term deposit & internal & online transfers as per laid down procedures.
- Backup & assistant of the Operation Manager.
- Maintain TAT in the processing of customer servicing-related transactions. Ensure zero customer complaints.

**Khushhali Bank Ltd (Feb, 2016 – October 2017) Kohat, Pakistan – a micro financing organization**

***Credit Administration Officer***

- Ensure Credit compliance.
- Review and analysis of loan documents.
- Monitor and control collateral securities.
- Ensure credit disbursement is made under credit approval.
- Ensure that accurate data input is made in the system.
- Carry out credit analysis and requests on customers.
- Interpret documentation to make appropriate decisions.
- Recommend loan approvals or denials as well as limits.
- Monitor daily credit operations and mentor junior officers.
- Continually update regulatory and banking knowledge through training.
- Determined rate locks issuance of disclosures and overage underage and fee waivers.
- Analyzed client assets to assess whether loans should be granted.
- Coordinated loan closings and the entire application process.
- Updated branch loan policies in the computer system.
- Completed detailed financial analysis of individuals and companies.
- Educated customers on the variety of loan products and available credit options.
- Assisted senior-level credit officers with complex loan applications.
- Performed daily maintenance of the loan applicant database.

**Khushhali Bank Ltd (Sep, 2013 – Feb, 2016) - Kohat, Pakistan - – a micro financing organization**

***Business Development Officer***

- New relationship development
- Product canvassing and sales
- Loan booking and account document processing.
- Recovery

- Physical verification
- Record keeping
- Handling the receipts and payments of cash at the front desk carefully and maintain records through data entry, filing and completion of documentation in order to ensure accurate information is retained.
- To use word processing/database/spreadsheet software to provide documents as required and provide management information including reports.
- To generate weekly and monthly reports in efficient manner providing an accurate summary of the week and month respectively.
- Issuing cheques, payment vouchers, receipt vouchers and other related reports
- Perform miscellaneous clerical tasks as assigned.
- Analyzing monthly payables and receivables in order to ensure the smooth running of business.
- Operated accounting tools to record, store, and analyze financial transactions.
- Checked figures, documents, and reports for correct entry, mathematical accuracy, and proper codes.
- Issued Invoices, purchase orders, Sales orders, payment cheques, and advice.

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## KEY SKILLS AND COMPETENCIES

### Professional

- Deposit Mobilization
- Strong Command on Banking Application "**Bank Essential**", Microsoft Office
- Staying abreast of new types of loans and other financial services and products in the marketplace.
- Only selling the most appropriate loan solution that suits the customer's needs.
- Experience in selling personal, auto, and commercial loans.
- Excellent verbal and written communication skills.
- Positive, confident, and friendly demeanor with the high level of integrity.
- Monitoring application deadlines and ensuring that they are met.
- Comprehensive understanding of loan compliance issues.
- Knowledge of loan marketing and promotional strategies.

### Personal

- Resolving problems effectively with dissatisfied customers.
  - Willing to travel and meet prospective clients in their homes or places of work.
  - Quickly and accurately answer all customer inquiries professionally.
  - Detail-oriented with a strong work ethic.
  - Team orientated and able to work as part of the group
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## EDUCATION

### **BBA (Bachelor of Business Administration) Finance** (2005 - 2010) **Kohat - Pakistan**

BBA (Hons) 4 Years Equivalent to master's degree

Kohat University of Science & Technology

#### **Major Subjects:**

Financial Accounting-I, Financial Accounting-II, Business Finance, Cost Accounting, Financial Management, Financial Markets & Institutions, Managerial Accounting, Business Research Methods, International Business & Capital Markets, Financial Statements Analysis, Corporate Finance, Project Management, Strategic management, Advance Accounting, International Finance, Investment & Security Analysis.

