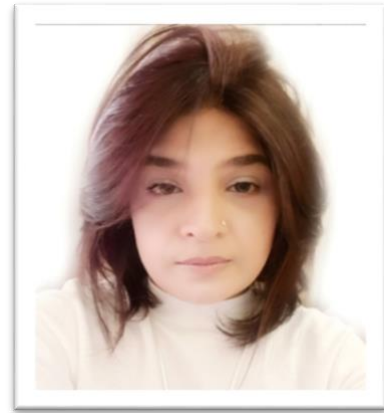


QURATULAIN KHAN

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Location : Abu Dhabi



Objective

To obtain a position within a reputed organization which could provide me with an environment to nurture my professional growth and enable me to augment my skills and utilize my abilities for the benefit of the organization.

Professional Work Experience

Multiple Roles

H A H SERVICES L.L.C Dubai, U.A.E. (Feb'18-April'2020)

Customer Services Executive,Administrative Assistant/Executive Assistant

- ❖ Quickly responds to complaints and queries through providing appropriate first contact resolution and escalate issues.
- ❖ Provide secretarial support to GM by encoding correspondence,reports and documents, handling on screening of incoming calls.
- ❖ Provide Power Point presentations as per required by GM.
- ❖ Resolve clients problems by clarifying issues, provide alternative solutions.
- ❖ Identifying and assessing clients needs to achieve satisfaction.
- ❖ Build sustainable relationships and trust with clients queries through open and interactive communication.
- ❖ Attend client meetings with case team when necessary to discuss projects and answer questions.
- ❖ Offer accurate, valid and complete information to clients using the right methods and tools.
- ❖ Work closely with the content team in performing various translation assignments for the company as required.

Administrative Assistant/Executive Assistant

- ❖ Welcoming guests and clients by greeting them in person or on the telephone answering and directing queries.
- ❖ Manage the company Emails and ensure appropriate priority is given.
- ❖ Make presentations by using Power Point (PPT slides) technique as per requested by GM.

- ❖
- ❖ Attend meetings and keep minutes.
- ❖ Handle and coordinate active calendars.
- ❖ Receive and screen phone calls and redirect them when appropriate.
- ❖ Copying, Scanning and storing documents.
- ❖ Handle clients enquiries, provide assistance to meet their requirements.
- ❖ Maintain Electronic and paper records ensuring information is organized and easily accessible.
- ❖ Handle and prioritize all outgoing or incoming correspondence.
Administration activities include collecting, reporting, distribution, printing, filing, scanning, data entry processing and uploading documents as per set system procedures.
- ❖ Timely and Accurate operational reports to GM.
- ❖ Retrieve files as requested by general manager and clients.
- ❖ Assisting with the day-to-day efficient operation of the company.
- ❖ Review and maintain the accuracy of the records editing where necessary to ensure they are up to date.
- ❖ Maintain documents confidentiality.



ALNAHAR ALAZRAK COMMERCIAL BROKERAGE L.L.C. (ANCBLLC) Dubai, U.A.E (Feb'12-May'16)

Business Development Executive-Retail Banking Multi Products

- ❖ Pitch businesses and private individuals by telephone to promote and services.
- ❖ Scheduled and arranged for new client appointments and calls.
- ❖ Adjust sales scripts to better target the needs and interests of specific individuals.
- ❖ Identifies cross sales opportunities; cross sales products and services, retain maturing accounts and solicits referral business.
- ❖ Develop and implemented strategies for new business by penetrating existing clients/market and ensuring retention of existing business.
- ❖ Explain the product or services to potential clients.
- ❖ Sourcing leads from the assigned data and email campaigns.
- ❖ Explaining and promoting the product to prospective clients.
- ❖ Conducting meetings with the clients as well as informing them about the current work status.
- ❖ Making outbound business to business calls.
- ❖ Establishing relationships with new clients and maintaining and nurturing business relationships with existing clients. ❖ Follow up on prospective leads.
- ❖ Maintaining and updating customer database by entering, verifying, and backing up data.
- ❖ Maintains quality service by establishing and enforcing organization standards.
- ❖ Identifies products improvements or new products by remaining on current industry trends, marketing activities and competitor.
- ❖ Contact clients to follow up on initial interaction.



MCB Bank Karachi, Pakistan (Jan'08 – Sep'08)

Customer Service Executive-Retail Banking

- ❖ Researched and identified market prospects and targets.
- ❖ Make contact and sales; by telephoning, meeting or attending relevant events in order to make contact with potential clients.
- ❖ Assessed prospective and assigned customer's current and potential needs, determining appropriate products.
- ❖ Scheduled and arranged for new client appointments and calls.
- ❖ Prioritized sales services and achieved new client acquisition goals.

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 - ❖ Develop and implemented strategies for new business by penetrating existing clients/market and ensuring retention of existing business.
 - ❖ Interact with customers to provide and process information in response to inquiries concerns and requests about products and services.
 - ❖ Take ownership of customers issues and follow problems through to resolution
 - ❖ Research, prioritize and resolve customer issues in timely and accurate manner.
 - ❖ Keep records of customer's interactions and transaction recording details of Inquiries, complaints and comments as well as actions taken.
 - ❖ Meeting with other managers to discuss possible improvements to customer services.
- Analyzing key management information to see how well customers are being served.
- ❖ Keeping up to date with developments in customer services.

ADDITIONAL RESPONSIBILITIES

MIS CO-ORDINATOR

- ❖ Generate and distribute management reports in accurate and timely manner.
- ❖ Support sales representatives and coordinate sales-related activities within company.
- ❖ Responsible for preparation of all Day, Weekly, Monthly reports with accuracy.
- ❖ Prepares reports by collecting, analyzing and summarizing sales data.
- ❖ Provide strong reporting and analytical information support to management team.
- ❖ Maintaining a positive, empathic and professional attitude towards customers
- ❖ Aggressively follow up with clients and sales team for getting things done as per timeline.
- ❖ Keeping records of customer's interactions, transactions, comments and complaints.
- ❖ Pursuing with clients for figures verifications and confirmation of products.
- ❖ After sales and service coordination between sales and clients.
- ❖ Ensure customer satisfaction and provide Professional customer support.



Bank Alfalah Limited Karachi, Pakistan (August'06 – Nov'07)

Customer Service Executive-Call Center(Inbound/Outbound)

- ❖ Identifying opportunities and developing new customer through networking, referrals, company, lead generation and cold calling.
- ❖ Build new business by prospecting and making cold calls and site visits.
- ❖ Handle and resolve respond promptly to customer inquiries.
- ❖ Communicate and co-ordinate with internal departments. ❖ Providing customer services for selling cross selling products ❖ Investigating and solving customer's problems.
- ❖ Providing information to the customers resolving their problems.
- ❖ Obtain and evaluate all relevant information to handle product and service inquiries.
- ❖ Follow up to ensure that appropriate actions were taken on customers' requests. Refer unresolved customer grievances or special requests to designated departments for further investigation.
- ❖ Assisting in sales or getting hold of potential customers by answering product and service questions, pitch any new product or service the company may be provided.
- ❖ Letting the customer know the cause of the problem and resolving the same with adequate information and help.
- ❖ Providing the best solution to solve a problem; rectifying, adjusting and also following up to ensure proper resolution.



CITIBANK N. A. Karachi, Pakistan (Dec'04 – July'06)

Customer Service Executive-Call.

Center(Inbound/Outbound)Telesales(RETAIL BANKING) (Credit Cards,Supplementary

Cards,Co-brand Cards,Personal loan,BTF,Wallet Insurance)



Identified new customers and sell additional products or services to existing customers.

- ❖ Target existing customers to sell various products and facilities and provide all required documents.
- ❖ Prospecting for new customers through leads and other means for maximizing lead generation.
- ❖ Make contact and sales; by telephoning, meeting or attending relevant events in order to make contact with potential clients.
- ❖ Providing complete consultancy and solution against the problems facing customers, for the branch banking product.
- ❖ Customer retention by solving their problems, the requirement, and the need of the customer.
To resolve customer's queries online, regarding Branch Banking, Credit Cards, personal loans, cash transfer facilities, balance transfer facilities.
- ❖ Selling of products like E-cards, Basic/Supplementary Cards, Insurance and Personal Loans.
- ❖ Managing customers relations, customer retention and after sales services.
- ❖ To deliver a level of service that exceeds our customer's expectations.
- ❖ Managing customer relations and providing consultancy services.



CITI BANK N.A. Karachi, Pakistan (Sept'01 – Nov'04)

Customer Loyalty Executive/Walk-In Associate– (Customer Retention)

- ❖ Minimizing the credit cards attrition in the market by retaining and convincing attired customers for walk-in centre.
- ❖ Assist walk-in customers with product inquiries in a swift, and in proficient manner.
- ❖ Resolving phone,walk-in,mail,fax and email customer inquiries.
- ❖ Achievement of Customer acquisition and revenue target.
- ❖ Achieving monthly sales targets and acquiring new customers through selling of our cards products via defined channels of acquisition.
- ❖ Researches and understands prospects before making the call.
- ❖ Set appointments, listen to customer needs and sell most appropriate product.
- ❖ Tracking and reporting sales performance including pipeline, acquisition results and market conditions.
- ❖ Ensured all performance standards are met via business target and compliance.
- ❖ Retaining selective customers by offering souvenirs.
- ❖ Reporting to the Dispute Resolution Unit (DRU), either the transaction sorting out against proper execution.
- ❖ Engaged with premium customers to build relationship, and delivering a positive customer experience while acquiring a new customers.

CREDIT CARDS OPERATIONS

- ❖ Checking all incoming customer instructions and confirming they are complete and accurate.
- ❖ Updating of customers data on all banking system.
- ❖ Ensure all queries from customer contact center to within the setup time frames.
- ❖ Check whether all the amendments sent previous day reflect in the system.

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- ❖ Analyzing, scrutinizing and evaluating the documents received from customers according to guidelines.
- ❖ Execute all cards maintenance request like expiration, pin number ,address modification and loss.
- ❖ Ensure all replacements done within the stipulated time.

CITI BANK N. A. Karachi, Pakistan

MIS Co-coordinator

- ❖ Sales reporting to the Line Managers and Accounts Department.
- ❖ MIS Controlling for sales, incentives, salaries for the branch staff.
- ❖ Develops MIS documentation to allow for smooth operations.
- ❖ Perform data analysis for generating reports on periodic basis.
- ❖ Develop MIS system for internal communication.
- ❖ Incentive Calculation for individuals.
- ❖ Direct reporting to MIS Control Department.

Professional Rewards

- ❖ Surprise award winner as of the best CLU officer for the month of March'02, April'02, August'02, February'03, August'03, March'03 & July'03.
- ❖ 2nd Award winner in the E-mail initiative promotion.
- ❖ 2nd Award winner in Balance transfer campaign.

Professional Courses Attended

- ❖ Attended following Citibank courses & training sessions.
 - ❖ Exceeding customer expectations every day. ❖ Effective communication skills.
- Completed intensive training on Citibank's software for Credit Card customer's queries being used globally by Citibank N.A.

Educational Qualifications

- **MBA**-Masters In Business Administration In Marketing from Preston Institute of Management Science & Technology
- **BCS**-Bachelors In Computer Sciences & Technology from Preston Institute of Management Science & Technology

Computer Skills

- CCNA(Cisco Certified Network Associate)
- Microsoft Office Suite(Word,Excel,Power Point,Microsoft Access,Microsoft Outlook)