

# Afzal Baig

Dubai • United Arab Emirates

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## Profile

Over a decade experience in Credit and Risk Department (Loss Prevention) - Banking and Financial Industry with well-versed collections and recovery strategies with proven acumen in implementation to boost the operational efficiency and developing synergy with all stakeholders to ensure the flow distribution channels to be consistent with appropriate clientele risk profiling.

Having a vast experience of Sales and Marketing in various domains, which includes; Automotive, Retail, Logistics, Industrial Manufacturing.

## Education

### Bachelor in B.Com

Karachi University, Karachi - Pakistan

## Skills

Debt Collections, Recovery, Debt Consolidation, Risk Profiling, Team Management, Sales and Marketing.

## Languages

English, Arabic and Urdu

## Experience

### Dunia Finance, Dubai – UAE

*Field Verification Unit Supervisor – Credit/Risk Dept.*

*December 2008 – July 2018*

- ❑ Overseeing the various distribution channels workflow from head office to the Dunia Finance branches, with the team of 18 subordinates across Dubai, Sharjah, Ajman, Abu Dhabi and Al Ain region.
- ❑ Analyzing team performance and streamlining the day-to-day operational activities and constant upskilling sessions for the team. Risk profiling for various assets-based portfolio and managing fraudulent cases.

### ABN Amro Bank, Dubai – UAE

*Field Collections and Loss Prevention Executive – Credit Dept.*

*July 2006 – November 2008*

- ❑ Handling a vast portfolio and driving revenue by ensuring adequate receivables collections strategies.
- ❑ Managing dispute prevention, resolutions and normalizing the accounts, with reduced delinquency level across the clientele portfolio with a proven record of successful negotiations for settlements of disputed accounts.

### Punjab Motors, Dubai – UAE

*Showroom Manager*

*May 2000 – April 2005*

- ❑ Generating business with the aid of various marketing tools and references, developing business operational level strategies; including the logistics and administrations functions across the organization.
- ❑ Managing clientele portfolio on a border spectrum from pre and post sales issues, ensuring customers satisfaction.

### Gulf Marketing and Trading, Sharjah, UAE

*Marketing Coordinator*  
*December 1997 – January 2000*

- ❑ Coordinating with the concerned internal and external stakeholders to manage all the sales related queries, and developing cross-sell strategies to promote various products and constant interactions with clientele to boost the newly launched products – to ensure the sales renew of all the products portfolio.
- ❑ Handling operational coordination with the clienteles from the stage of prospecting to quotation, negotiations to successful orders and logistics aspects of the order dispatch and deliveries. Ensuring the standard SLAs and TATs to retain customer satisfaction.

**North West Mfg Co., Sharjah, UAE**

*Sales Executive*  
*September 1996 – October 1997*

- ❑ Generating sales through various distribution channels and managing the new clienteles account opening to the successful deals.
- ❑ Managing customer's suggestions, feedbacks, complaints and developing reporting for the management.

**M.R.S Packaging, Dubai, UAE**

*Sales Coordinator*  
*March 1995 – August 1996*

- ❑ Managing customer relationship and processing clienteles enquire by coordinating with the internal connected stakeholders and following up for the receivables with liaison with the order payment terms.
- ❑ Generating quotations, sales orders, invoicing and delivery instructions for all the orders. Preparing weekly reports for management.

**Unipack LTD., Dubai, UAE**

*Sales Representative*  
*August 1992 – January 1995*

- ❑ Creating sales opportunities with the proven successful conversion rate. Accommodating customer queries and various product demo sessions for the clientele.
- ❑ Handling inbound logistics operations for imported raw materials.

**Ross Ship Chandlers, Sharjah, UAE**

*Ship Chandler*  
*July 1991 – June 1992*

- ❑ Conducting vessels survey and inspections
- ❑ Handling the administration operations of processing orders and inbound logistics procedures.

**Ramco Transport, Sharjah, UAE**

*Field Supervisor*  
*May 1990 – June 1991*

- ❑ Managing the feet and team, ensuring the smooth operations with compliance to the safety standards and with the organization's standard SLAs.