

 **CURRICULUM VITAE**

**MOHAMED NAUSHAD NAWAZ**

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**Career Objectives:**

To achieve the height of the Organizations with loyalty, dignity and hard work, that will provide growth opportunities with effective utilization of my skills and also the opportunity to learn more in a professional atmosphere.

**Professional experience:**

**Softech Trading W.L.L – Operation & Business Development Manager** Since 10th November 2020 till presence.

* Develop, implement and review operational policies.
* Work with the board of directors to determine values and mission and plan for short and long term goals.
* Provide inspired leadership for the organization.
* Make important policy, planning and strategy decisions.
* Finding and developing new markets and improving sales.
* Contact potential clients to establish rapport and arrange meetings.
* Achieving expected organization target managing and guiding with business development team.
* Increasing value of current customers while attracting new ones.
* Developing goals and target for business development team ensuring growth and target are met.
* Training personal and helping team members to develop their career and skills.
* Handling overall operation and business development activities including delivery.

# Qatar Islamic Bank - Operation Officer since 2nd October 2015 to 19th March 2020.

#  Trade finance operations, Account monitoring unit and cards operations.

***Job Responsibilities***

* Perform under the direction of senior LC officer the daily activities of the LC preparing making Markez and obtaining require approval to process the applications.
* Efficient LCs transaction processing services to internal customers to help them serve external customers in a more efficient manner and increasing customer satisfaction levels.
* Input transaction for advising, confirmation, amendments and cancellation of letter of credit on timely basis.
* Prepare amendments according to customer request obtaining authority approval and sending to beneficiaries.
* Closely working with insurance companies to provide the necessary services to make customer goods and materials insured and secured until final destination.
* Attending customer inquiries about product and services giving them proper require information.
* Conduct the monthly report and records for each product.
* Ensure the LCs and Amendment properly authorized either within the available limit or against appropriate approval from authorities within the bank.
* Ensure high standards of confidentiality to safeguard commercially sensitive information.

***Job Responsibilities in AMU and Cash Card Operation.***

* Responsible for end to end card operation process which includes creation of VSA accounts after risk assessment Responsible for quality processing and support for Card Issuance activities that includes boarding of card accounts on Card Management System and processing of financial and non-financial maintenance. This involves a close liaison with internal departments like Credit Initiation, sales team, branch network and external and third party vendors with a view to facilitating and fulfilling agreed TATs with highest levels of customer service.
* Review & recommend approval of credit card applications while ensuring approval limits adhere to credit policies and Ensure checks are carried out to identify fraudulent documents as control to minimize credit losses.
* Review and recommend approval on limit increases, decrease, upgrades, downgrades, reissue and renewals.
* Ensure that credit analysis is carried out in an error-free manner.
* Reviewing the credit bureau report attached with the applications. Responsible for ensuring accuracy of all cardholder and card related operations.
* Creating VSA accounts after ensuring the availability and correctness of all the documents attached with the applications as per the Bank’s policy and for operational compliance in relation to Visa & MasterCard requirements
* Card embossing and encoding, identifying duplication of the applications, updating customer demographics approving the credit card applications and performing QA & QC analysis.
* Review of approved credit card application & reporting the policy discrepancies to the Product Risk Management.
* Improve overall performance by providing quality service by adhering to service levels & turn-around times.
* Involved in inter-department training and development.
* Reporting of the daily, weekly & monthly error and productivity report related to cards management with Qualitative and quantitative analysis.
* Ensure a balance is maintained between credit risk and credit policy to determine creditworthiness to set appropriate credit limits.
* Checking permanent increase in credit limit on the credit cards on a daily basis.
* Issuing ATM and master card platinum cards through phoenix interface.
* Coordinate with client companies for payroll card issuance queries
* Liaise between Salary and Accounts’ Departments of the bank and the client companies.
* Responsible for payroll card issuance, embossing packaging and dispatch.
* Other task assigned by the management.

**Vendor Coordination:**

* Placing orders for stock based on requirements and ensure that the current stock does not fall below critical level.
* Liaise with the business department, marketing and communication department to ensure proper management of product quality and quantity.
* Ensuring placing or orders for card plastic keeping in mind the production and shipment delays.
* Prepare memos for the approved quantity and type of plastic cards.
* Check and verify the received plastic types received at card ops against the original requisition.
* Perform quality check on the card plastics.
* Mediate between Admin Department, Finance Department and remittance department to ensure timely clearance of invoices.
* Managing inventory of stocks and vendor documents file management.

**Mashreq Bank – Acting Team Leader & Relationship Executive.** Since 7th June 2011 to 14th October 2015.

* Been Selected as **Mashreq Superstar** and Member of Mashreq Superstars Club.
* Achieve expected sales target.
* Handling high net worth clients.
* Maintaining daily activities and reports.
* Pro-actively providing customer service and involving to solving customer complains.
* Assisting and Guiding the Team members to Achieve individual and Team Target
* On-boarding high profile organizations with Mashreq
* Conducting “Morning Huddles” as and when required (Upon request of the Team Leader.)
* Managing/checking the team submissions, and forwarding the same to the Team

 Leader along with the “Hands off” for the day.

**First Leasing (Islamic Shariah Based Finance Company) - Business Development** Executive (Corporate Sales) since 11th April 2010 to 15th May 2011.

* Accountable for completing sales objectives and general quality of service.
* Perform sales and marketing calls to reserve meetings with prospective clients.
* Sent follow-up marketing & Sales materials and build follow-up calls/monthly until

Relationship is recognized.

* Call and face-to-face visit prospective, new and presented customers to assist new business.
* Carry out client presentations expressing the value plan of products, solutions,

And service offering.

* Direct efforts to develop customer experience at the point of sales.
* Handle product sales increase individual sales efficiency and account bases by assessments sales activity plan.
* Offered management with the suggestions for developing volume, market shares

And cost levels.

**Maximum College of Education - Sales & Business Advisor**, (From November 2008 to December 2009)

* Arranging the sales promotion to achieving the expected sales target.
* Review performance of own and improve own productive ongoing basis.
* Maintain daily activities and reports.
* Maintaining good relationship with customers.

**Standard Chartered Bank - Credit Card Sales - Team Leader**, Colombo

Since August 2002 to November 2008

**Achievements –**

* Promoted As a Team Leader.
* Overall control on Sales Activities and supervised all sales officers.
* Set goals for the sales staff.
* Looking after Institutional as well as non-institutional sales.
* Analyzed performance for all sales officers.

**Educational Qualifications:**

* Bachelors of Business Administration – 2004

(Sri Jayawerdanapura Univercity) – Sri Lanka

* GCE A/L at Mayurapada College,Sri Lanka - 1999

**Competencies & Interests:**

* Result oriented Sales Professional with good presentation skills
* Ambitious, Motivating, Constantly pursuing higher standards of work
* Strong communication skills and Interactive.

**Training attended:**

* Islamic Finance – First Leasing, Doha - Qatar
* Proactive Relationship Banking Workshop- Mashreq Bank, Doha - Qatar

**Technical Skills:**

* Microsoft Dynamics CRM
* Diploma in Microsoft Windows Application conducted by Miraj Information Systems, Kandy Sri Lanka
* MS Office 2000 (Word, Excel & Power Point).

**Personal Interest*:***

* Foot Ball, interacting with people and Continuous Learning

**REFERENCES**

* Will be provided when required.

**Summary:**

Profile: Male

Date of Birth: 11/11/1981

Nationality: Sri Lankan

Current Location: Doha - Qatar

Passport Number: N3900789

Qatar Driving License Number: 28114409620

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