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| **Sara Javed****Business Development Associate**sarajav90@gmail.com +971 58 239 80 50 |

 

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| As an ambitious **Business Development Associate**, I am recognized for my commitment and ability with highly respected companies for more than **7 years**. Being an active member for the development of organizations I intended to exercise my potential towards workmanship and to apply accrued skills in making tangible contributions.  |

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| **Strength & Abilities**  |
| * Learning, Training, Supervisory, Analytical, Innovational, Interpersonal cross-cultural communication skills.
* Well-organized, committed, creative, Strong moral values and discipline
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| **Technical Proficiencies** |
| * Proficient in Microsoft Office applications including Word, Excel, and Power Point.
* Vast knowledge of core Insurance systems, claims management system, domain expert, solution expert, fund

Management and Business planning. |
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| **Professional Accomplishment** |
| **PAK QATAR INSURANCE - PAKISTAN** |  | **2017 – TILL NOW** |
| **BUSINESS DEVELOPMENT OFFICER** |
| **Core Responsibilities:*** Contributes in the development of the annual business plan for the respective branch to set the targets for the year and define the progress metrics
* Establishes, builds and retains a balanced portfolio of profitable customer relationships
* Ensures risk selection by assessing all the insurance applications received and taking the decision to accept/ reject/ modifying coverage for each according to organizational policies and guidelines
* Conduct adequate due diligence on the applicant's financial standing and other factors including age, occupation, and accident experience, and value and condition of property.
* Provides information to the customers and the sales team related to insurance products, price quotations, underwriting policies and other queries
* Determines insurance coverage for retail customers by declining excessive risks, decreasing policy values, and specifying applicable endorsements or exclusions
* Maintains professional sales and underwriting knowledge by attending educational workshops and reviewing professional publications
* Ensures adherence to quality management systems
* Performs other relevant functions in Branch Sales as assigned by the Branch Manager
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|  **DUBAI ISLAMIC BANK - PAKISTAN** |  | **2014 – 2017** |
| **SENIOR FINANCIAL CONSULTANT** |

 [Core Responsibilities]* Defines performance goals at the start of the year in discussion with the Branch Manager and ensures that the goals are achieved during the course of the year
* Strives to achieve the highest levels of proficiency on all competencies and skills required to perform the role
* Identifies the training and development requirements for self and agrees on them with the Branch Manager to ensure that the required trainings are arranged and attended
* Keeps abreast of professional developments, new techniques and current issues through continued education and professional growth
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| **Education/Academics** |
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| 2016 – 2019 **B**achelors of **S**ciences2009 - 2016 **A**ssociation of **C**hartered **C**ertified **A**ccountants, Affiliate 2006 - 2008 **C**ertified **A**ccountant **T**echnician, Passed Finalist Certificate  |

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| **Personal Details** |
| Nationality : PakistanDate of Birth : December - 1990Languages : English and UrduVisa Status : VISIT |  |