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| **Sara Javed**  **Business Development Associate**  [sarajav90@gmail.com](mailto:tatheerfatima93@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. | | | | | |
| **Strength & Abilities** | | | | |
| * Learning, Training, Supervisory, Analytical, Innovational, Interpersonal cross-cultural communication skills. * Well-organized, committed, creative, Strong moral values and discipline | | | | |
| **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 | | | |
| |  |  |  | | --- | --- | --- | | **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 | | | |
| **Education/Academics** | | | |
| |  | | --- | | 2016 – 2019 **B**achelors of **S**ciences  2009 - 2016 **A**ssociation of **C**hartered **C**ertified **A**ccountants, Affiliate  2006 - 2008 **C**ertified **A**ccountant **T**echnician, Passed Finalist Certificate | | | | |
| **Personal Details** | | | |
| Nationality : Pakistan  Date of Birth : December - 1990  Languages : English and Urdu  Visa Status : VISIT |  | | |