

**Address:**

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# BILAL AHMED

**Objective**

I consider myself as a highly ambitious and self-motivated person who is always willing and eager to learn from new challenges. Looking for a challenging Leading Managerial Position in your dynamic organization to take advantage of my educational qualification, professional & analytical skills to achieve mutual growth that enrich my experience to achieve my career targets and organization goals.

**Education**

**Masters in Computer Science with GPA (3.0)**

**(Sep 00 – Dec 04)**

Mohi-ud-Din Islamic University, AJK Pakistan

**MBA (International Business & Finance)** - Dissertation under process

University of West of Scotland, UK (Sharjah Campus)

**Core Professional Competencies & Certificates**

- |   |                                    |
|---|------------------------------------|
| ◆ Relationship Management                       | ◆ Corporate Sales Management       |
| ◆ Operational Risk Management                   | ◆ Project Management               |
| ◆ Profit Building & Sales Growth                | ◆ Customer Service Management      |
| ◆ Cross-Cultural Work Environments              | ◆ Fraud Prevention                 |
| ◆ Business Development & Continuity Management  | ◆ Inclusion during difficult times |
| ◆ Sanctions, AML, Compliance Awareness (Global) | ◆ Anti-bribery & Anti-Corruption   |

**Working Experience**

**Commercial Bank International, RAK UAE**

**(June 2015 – Till date)**

**Working as a Relationship Manager – Branch Banking & Portfolio Management****Key Responsibilities and Achievements:**

Managing customer Portfolio of CBI SME and Priority segment by Sales & Services, Marketing and Promotion.

- Promote, sales & after sales services of SME & Retail Banking Products (Assets & Liabilities).
- Generate & obtain new business in the form of borrowing new relationships, deposits, FX, Mortgages, Insurance & investment products to show growth potential in order to maximize profitability & achieve business growth.
- Conducted independent review of customers. Evaluated customer's financial status such as liquidity, profitability and credit history before recommending for approval.
- Plan and execute comprehensive business development strategy to promote successfully Business & Retail Banking Products and improving the quality of customer services and business relationships.
- Identify, investigate and resolve customer service problems while building relationship and after sales.
- Dealing with multiple departments operationally and performs remediation activities to support the ongoing business requirements and be a part of team performing System Integration Testing (SIT) and User Acceptance Testing (UAT) activities.

**ABUDHABI ISLAMIC BANK, Dubai UAE**

**(April 14 – May 2015)**

**Worked as an Asst. Relationship Manager – Business Banking****Key Responsibilities and Achievements:**

Responsible for Sales, Marketing and Promoting ADIB SME products of business Banking.

- Selling & Promote Business Banking Products (Assets & Liabilities) and providing after sales services.
- Generate new business to achieve defined sales targets. Plan and execute comprehensive business development strategy to successfully promote Business Banking Products.
- Build and improve the quality of business relationships with customers.
- Conducted independent review of customers. Evaluated customer's financial status such as liquidity, profitability and credit history before recommending for approval.

- o Participates in accomplishing sales targets, and involve in the implementation of relevant procedural/legislative requirements.
- o Identify, investigate and resolve customer service problems in sales and after sales.

**STANDARD CHARTERED BANK, Dubai UAE**

**(Oct 10 – March 14)**



**Worked as an Officer Area Banking – New Business**

**Key Responsibilities and Achievements:**

Responsible for Sales, Marketing and Promoting SCB SME & Consumer Banking products.

- o Selling Multi Products of Business & Consumer Banking (SME CASA, Business, Employee Banking, Premium Banking, Mortgage, Insurance & investment products).
- o Generate new business to achieve defined sales targets. Plan and execute comprehensive business development strategy to successfully promote all Banking Products.
- o Conducted independent review of customers. Evaluated customer's financial status such as liquidity, profitability and credit history before recommending for approval.
- o Identify, investigate and resolve customer service problems in sales and after sales.

**Emirates NBD, Dubai UAE**

**(Feb 08 – Sep 10)**



**Worked as a Senior Sales Supervisor**

**Key Responsibilities and Achievements:**

Responsible for Sales, Marketing and Promoting ENBD SME Asset product to corporate clients.

- o Generate new business to achieve defined sales targets. Plan and execute comprehensive business development strategy to successfully promote Banking Products.
- o Assisting the Manager in handling the team; executing all their responsibilities of the team with them and in their absence.
- o Conducted independent review of customers. Evaluated customer's financial status such as liquidity, profitability and credit history before recommending for approval.
- o Perform periodic reports preparation for targets against achievement.
- o Identify, investigate and resolve customer service problems

**Digital Processing Systems Inc. (DPS), Islamabad Pakistan (Apr 06 - Jan 08)**



'Digital Processing Systems Inc.' is a Multinational American based company. This organization is Delivering technology based strategic solutions to many companies around the world.

**Worked in 'KEYFOOD' project as a Jr. Software Engineer (Apr 06 - Jan 08)**

'Key Food Stores Co-Op Inc.' is a chain of departmental stores which has 100 plus individually owned member supermarkets, which are conveniently located in New Jersey, USA.

**Key Responsibilities and Achievements:**

Responsible for Analysis, Design and Development with QA activities for creating an automated

**'KEYFOOD Sales and Delivery System'.**

- Perform the Analysis, Design and Development with QA activities for creating an automated 'KEYFOOD Sales and Delivery System' included inventory control and scheduling software for deliveries.
- Applied expert programming skill for developing the 'KEYFOOD' Credit and Claim System' module using Forms/Report builder 6i with Oracle Database 10g, MySQL, JAVA, .net web application.
- Directed Design and documented the System and database architecture of 'KEYFOOD' Project by applying the expert object oriented approach.

- Perform DBA activities like Creating Different Table, Views, Sequences, Synonyms, Indexes, Database triggers, Packages, Procedures & Functions, DBlinks, data migration between applications and explain plan of queries.
  - Perform complete QALC (Quality Assurance Life Cycle) and follow CMMI procedures for the project.
- **Worked in IT Enabling Systems Dept as a 'Quality Assurance Executive' (Sep 04 – Mar 06)**
- Key Responsibilities and Achievements:**
- Online data collection from Elite Limousine Services (New York) and quality Control of collected data.
  - Data Processing and Manipulation.
  - Rectification and editing of collected data.
  - User management and defined the technical rules, securities according to their roles.

**Ministry of Defense, Govt. of Pakistan**

**(Aug 02 – Jan 08)**

**Worked as a Computer Operator**

**Key Responsibilities and Achievements:**

- System Developed and maintenance of 'Employee Management System' using D2K.
- Developed and maintenance the 'Recruitment system' of ITD Record Cell in MS Access.
- Developed the 'Documents Management System' of R&D department using VB & oracle 8i.
- Controlling Network Administration System, Controlling the Data Processing and LAN System.
- Responsible for overall Hardware Trouble Shooting.

**Pak Drug Exchange**

**(June 01 – July 02)**

**Worked as a Computer Operator and Marketing Representative**

**Key Responsibilities and Achievements:**

- Networking and troubleshooting of office computers.
- Maintaining the inventory inflow and out flow control system.
- Preparing credit invoice, Stock reconciliation report and rectification of data.
- Sales and Marketing of Medicines.

**Petrocon (Pvt) Ltd.**

**(June 00 – May 01)**

**Worked in Computer Department as a Computer Operator**

**Key Responsibilities and Achievements:**

- Creating and Maintaining the Account statements.
- Preparing and compiling the bidding of projects.
- Files Management and Documentation controlling.

**Personal  
Information**

<b>Son of:</b>	Masood Hussain Khan
<b>Gender / Marital Status:</b>	Male / Married
<b>Citizenship / Religion:</b>	Pakistani / Islam
<b>Languages:</b>	English, Arabic, Urdu, Punjabi, Hindi
<b>Visa Status:</b>	Residence Visa
<b>Driving License:</b>	U A E