



## ***SHEERAZ GUL***

*House No. # A/9 M.C.P,  
Wapda Colony Jamshoro Sindh  
Cell # 0300-2406851  
Sherazgul50@gmail.com*

### **PERSONAL SUMMARY**

*A talented and self-motivated Manager who has a track record of generating revenues through the sale of loan products and services. He is an expert at helping customers to achieve their financing needs and simultaneously increasing a company's loan portfolio. He has superior communication skills and will always provide customers with the highest level of service in all interactions. As a true professional he will always comply with proper credit administration practices and is someone who is willing to be the primary point of contact between a customer and bank throughout the entire loan process. His key strengths include being able to meet sales objectives in a fast-paced environment, and identifying opportunities to cross-sell financial products and services. Right now he is looking for a suitable position with a company that offers competitive pay, staff training opportunities and a fulfilling career path.*

### **SERVICE HISTORY :**

#### **Branch In charge oct 2019 to till date**

***Relationship Manager: (Sep2017 To Oct 2019)***

***Team Lead trainer (March 2017 To Sep 2017)***

***Individual loan officer (March 2015 to March 2017)***

***Khushhali Microfinance Bank limited***

### **; Job Description**

- Responsible for the direction, coordination and evaluation of micro credit business.*
- Lead the branch effectively in order to ensure the achievement of profitability objectives and sale of asset products while adhering to KMBL policies and SBP regulations.*
- Develop the relationship strategy for the assigned branch/area of responsibility with due focus on the verification, loans disbursement, collection and cross-sell.*
- Manage the relationship process of the branch and help to achieve the objectives through timely sales, verification and collection.*

- *Build and retain the highest level of motivation in the team to achieve maximum business volumes and employee retention.*
- *Provide the leadership to relationship officer so they are highly productive in his/her individual capacity. Each of the relationship officer should be trained and assisted to assume his/her position as a first level of credit review that can correctly assess and verify the customer's income/demographics with the view to establish customer's need and credibility for the proposed loan.*
- *Undertake capacity planning to meet the assigned tangible objectives of loan volumes and zero default through effective and timely verification, collection and cross sell.*
- *Organize and deploy resources to match the business priorities in the branch and take the best return from each team member in terms of the assigned objectives.*
- *Co-ordinates with operations department to ensure the timely disbursements of loans while retaining the integrity of the process and documents.*
- *Take ownership of collection in the branch and ensure zero portfolios at risk (PAR) and zero loss.*
- *Seek opportunities to support and build the branch base in deposits through active solicitation of existing relationship customers.*
- *To effectively manage the portfolio, maintain MIS reports for verification, loan disbursement and collections.*
- *Support branch service through positive relationship with customers and help build the bank's image/reputation in the community /market.*
- *Identify portfolio risks and inform the branch manager/relationship manager on all matters related to it.*
- *Undertake self-assessment of respective area and be ready for review /audits by internal /external auditors and SBP or other regulators.*

## **Key Tasks**

### **Professional**

- *Making sure that a loan meets the customer's needs.*
- *Determining a customer's eligibility and acceptability of a loan.*
- *Able to follow loan protocols.*
- *Excellent negotiation and marketing skills.*
- *Identifying referrals for new lending opportunities.*
- *Developing relationships with banks and lending partners.*
- *Establishing and maintaining personal relationship with customers.*

### **Personal**

- *Resolving problems effectively with dissatisfied customers.*
- *Willing to travel and meet prospective clients in their homes or place of work.*
- *Quickly and accurately answer all customer inquiries in a professional manner.*
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## • **KEY SKILLS AND COMPETENCIES**

- *Proficient in MS Office*

- Strong analytical skills
- Team management
- Time management
- Ability to work under pressure
- Sound communication and interpersonal skills
- Identify new target market and opportunities to support business growth and propose segment or market penetration approach to line management and implement approved plans to achieve KBL objectives.
- Implement approved sales/services plans to achieve objectives.
- Conduct loan booking in strict compliance with KBL's policies and Procedure and Ethics standards and Facilitate in implementing internal control standards in letter and spirit.
- Provide customer service in strict accordance with KBL standards and procedure and facilitate in documenting all complains and problems raised by customers so that prompt and corrective measures could be taken by KBL.
- Proactively manage loan portfolio and cure account deterioration to avoid loan loss and proactively prevent Fraud and assist in enhancing fraud prevention, investigation, and monitoring techniques.

## **ACADEMIC QUALIFICATION**

M.com (MASTER OF COMMRECE) 2ND Division	University of Sindh Jamshoro 2013
B.Com (BACHLUR OF COMMRECE) 2nd Division	University of Sindh Jamshoro 2011
Intermediate (Pre-Medical) "B" Grade	B.I.S.E Hyderabad,
2006	
Matriculation (Science) "A" Grade	B.I.S.E Hyderabad,
2004	

## **COMPUTER SKILLS**

- Operating system windows 98/2000 /XP & Windows7.
- MS Office 2000/2003 & 2007.
- MS Office course 6 MONTH'S from Cresnet.com center, Jamshoro

## **COMMUNICATION SKILLS**

- English
- Urdu
- Sindhi

## **PERSONAL DETAILS**

- Father's Name : Abdul Ghafoor
- C.N.I.C : 41204-4141711-1

- *D.O.B* : 23-Oct-1988
- *Domicile & PRC* : Distt: Noushehro feroz (SINDH)
- *Marital Status* : Married
- *Religion* : Islam
- *Nationality* : Pakistani
- *Present Residence* : House No.# A-09 M.C.P Wapda colony  
Jamshoro.
- *Cell No.* : 0300-2406851 / 0301-3677631
- *Email Address* : sheraazgul50@gmail.com