

Shazia Khan

Citizenship: Pakistani

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Driving License

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Dubai, UAE.

Date of Birth: 05 Oct 1982

Marital Status: Single

Visa Status: Employment

Valid UAE Driving License



PROFILE

SUMMARY

Experienced & dedicated banking professional with 6 years experience in retail banking, sales, Customer Retention, Customer Service, Branch Operations, Processing, Sales Coordination and having successful record of target achievement with previous employers

OBJECTIVE

Looking forward to work for well reputed organization where I can polish my skills and grow along with organization and be a valuable source.

WORK EXPERIENCE

Emerging Real Estate Broker

Dubai

Position: Assistant Manager

March 2021 to July 2021

- Specialize in off plan projects with different developers.
- Define and implement a sales strategy for each individual buyers.
- Develop strong relation with owners and investors.
- Interview clients to determine what kind of property they are seeking.
- Advise clients on current market conditions, price, mortgages and legal requirements.
- Handle all leads professionally generated and convert them to sales.
- Built strong database of local/ international investors and property brokers.

Abu Dhabi Islamic Bank

Dubai

Position: Islamic Finance Executive (DSU)

May 2018 to January 2021

- Processing credit card applications for new customers setting credit limits and terms of services according to customer credit and background.
- Perform sales calls to potential credit card customers encouraging them to signup for our services.
- Organizing sales visits
- Maintain sales activity records and prepare sales reports.
- Respond to sales inquiries and concerns by phone, electronically or in person.
- Reviewing sales performance.
- Aiming to achieve monthly and annual targets.
- Meet with applicants to obtain information for loan applications and to answer questions about the process.
- Analyze applicant's financial status, credit and property evaluation to determine feasibility of granting loans.
- Explain to customers the different types of loans and credit options that are available, as well as the terms of those services.
- Obtain and compile copies of loan applicant's credit histories, corporate financial statements and other financial information.
- Work with clients to identify their financial goals and to find ways of reaching those goals.
- Review loan agreements to ensure that they are complete and accurate according to policy.
- Discussing the product details and giving the knowledge about products.
- Managed Customer relation efforts for each for sale.
- Visit to Corporate area to convince them to use our services for their personal loan
- Achieve the target consistently.

Mahbeat

Dubai

Emirates NBD

Position: Sales Executive

December 2016 to October 2017

- Selling Banking products to clients includes credit cards, personal loans, or all these.
- Prospecting and identifying new leads and pitching to the clients.
- Providing client services to existing customers. Which are required to manage all aspects of customer relationships.
- Strategizing & implementing ways to achieve sales targets and to earn incentives
- Presentation skills, client relationships, emphasizing excellence, energy level, negotiation, prospecting skills, meeting sales goals, creativity, sales planning, independence, motivation for sales
- Contributes to team effort by accomplishing related results as needed.
- Maintain quality service by establishing and enforcing organization standards.

Aseel Islamic Finance

Dubai

Position: Sales Executive SME

January 2016 to April 2016

- Establish new borrowing relationships business banking (SME), preparing the required credit and financial
- analysis as per the bank policies and procedures to enhance the bank's market share.
- Meet business sales target assigned by business.
- Contribute and provide inputs to the development of the overall wholesale strategy in line with the overall business goals.
- Undertake the necessary actions in order to maximize product penetration and cross selling for small and medium enterprises.
- Develop and maintain strong working relation with all existing clients at key level to optimize the utilization of approved facilities.
- Manage relationship with SME customers through systematic planning and ensure that the team SME in charge, team leaders and relationship managers are regularly identifying their needs in order to generate sales across the bank wide product suit.
- Staying in constant calling contact with assigned clients and identifies prospect meeting target market criteria provide service delivery of full range of banking products.
- Provide inputs and market demand insight to the team in developing products which are commercially viable and also meet the required market demands.
- Oversee the development and enhancement of credit scoring models and credit programs in order to facilitate informed decision making to meet organizational and customer needs.
- Manage the internal policies and procedures.
- Spread and analyze financial statements, preparation of credit application, documentation and post sanction monitoring through periodic account review/renewal.
- Review credit approval and get them approved as per authority levels in order to ensure quality and completeness of all CAMs before sending them to credit for review.
- Provide guidance and inputs and recommendation on improvements to SME banking policy and direct the implementation of fulfilled while delivering a quality, cost effective services.
- Assisting sales team to ensure that application are properly checked and solving issues and queries related to their applications.
- Any other task assigned by management.

Bank of Punjab (Lahore)

Pakistan

Position: Sales Officer Personal & Auto Finance

April 2014 to Dec 2016

- Handled branch retail sales of complete retail banking products (Personal & Auto Loans, Investments) to walk in and existing individual and corporate customers.
- Successfully achieved monthly assets and liabilities retail sales targets.
- Cross selling of all products to existing customers to achieve branch sales targets.
- Analysis of customer profile & financial history for financing facilities & processing of applications to processing unit.
- Assisted customers regarding issues related to their accounts, cards & Payments of their liabilities.
- Assisted customers as first point of contact for early settlements and closure of loans & accounts.
- Build a strong customer relationship with existing customer by retaining them and offering them portfolio of products.

Bank Al Falah (Lahore)

Pakistan

Position: Direct Sales Executive Consumer Banking

Feb 2007 to March 2014

- Handling hardcore sales through extensive sales call and selling all core products (Credit Cards, Personal Loans, Fixed, Auto Loans).
- Followup with customer for Documentation.
- Fixed appointment with customers and give presentation on bank products.
- Achieved monthly targets assigned by the management.
- Processing of applications and closing all the cases within specific time.
- Motivating the group members to achieve targets.
- Building and maintaining the positive relations with the customers.
- Dealing with Saving Bank A/C's, Current Deposits A/c's & giving guidance, information to customer.
- Ensure complete KYC documentation with adherence to KYC standards & Timely disburse the loan.
- Timely processing of transactions & tracking suspicious transactions of customer.
- Handling Fixed Deposit section & giving information about ROI.

ACADEMICS

- ❖ BSC (Mathematics) – 2 years bachelor degree - 2003

Software Awareness

- ❖ Temions T24 (Used in Bank of Punjab & Bank Al Falah)
- ❖ Ms. Office

LANGUAGES

- ❖ Fluent in English, Urdu, Punjabi & Pushto

REFERENCES

- ❖ Will be furnished upon request.