ABDUL WAHEED



Adress: village near Dhupwar

P.O Gambal Shah

Taluka Kotdiji District Khairpur

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Email Address: [awaheed640@yahoo.com](mailto:awaheed640@yahoo.com)

**CAREER OBJECTIVE:**

To build up a career being a part of a dynamic organization or company, to enrich my qualities and capabilities. To get hand-on-quality executive understanding of professional performance, technological skills and enabling me to learn the knowledge of field.

# EXPERIENCE:

## Daily Correspondence with AO and HO

## U-Islamic Microfinance Bank LTD From May 2022 To Continue

**Verification Officer (Khairpur Branch) Job Description**

* Verification of Credit Cases Through the field visits & credit policy compliance
* Responsible to ensure completeness of finance documents and assessing that each finance application is in compliance with credit policy and procedure and other guidelines circulated from time to time
* Ensure to forward cases to credit and risk department on daily basis
* Responsible to ensure that valid and accurate data input in made in credit MIS from source documents related to cash flow and finance application
* Ensure defined 0% of borrowers verification as per applicable protocols .
* To Assess weather borrowers and guarantor know and understand important repayment amounts due date or re payment and guarantee concept and their obligation in case of non payment.
* To identify service quality lapses or breath for ethical and professional behavior by sales team and Ros

## Daily Correspondence with AO and HO

## Sindh MicroFinance Bank From September 2019 To September 2022

**Service Center Supervisor (Dour Branch) Job Description**

* Handle all the matter of service center.
* Assign Zone to LOs and periodically switch the zones amongst them.
* Conduct weekly meetings to review each LO’s performance.
* Conduct the verification new and old clients.
* Checking MIS for data authentication.
* Authorization of general transections.
* Daily Correspondence with AO and HO.

## Finca Micro Finance Bank Limited From Oct 2017 To September 2019

**Credit Officer (Khairpur Branch ) Job Description**

* Find potential and good clients individuals or businesses in need of loans.
* Act as salesperson, persuading clients to obtain loans.
* Analyses and verify the application to determine the client’s worthiness.
* To complete documentation as per bank’s policy.
* Disbursement of loan after complete satisfaction of related formalities.
* Manage the repayment schedules of customers for timely recovery of their monthly installments.
* Follow up on delayed installments.
* Initiate collateral liquidation if a client defaults on a loan.

## The First MicroFinance Bank Limited From Sep 2015 To Oct 2017

**Loan Officer (Malir Branch ) Job Description**

* Accomplish targets of credit and deposit products.
* Execute meeting plane.  To maintain NPL level.
* Eliminate activist factor.

**Ever Gareen Public School Hingorja From Mar 2010 To Nov 2013 Accountant**

# Education:

|  |  |  |  |
| --- | --- | --- | --- |
| **DEGREE** | **YEAR** | **GRADE/DIVISION** | **BOARD/UNIVERSITY** |
| BBA | 2011 | 2nd Class | University of Sindh Jamshoro |
| HSC | 2007 | 2nd Grade | B.I.S.E SUKKUR |
| SSC | 2005 | 1st Class | B.I.S.E SUKKUR |

**Computer Skills:**

* Oracle Flex Cube (Core Banking Software ‘CBS’) from FMFB
* IBM E-Rapid Banking Software from FMFB
* Tomcat & Web logic MIS Software & Reports Generator from FMFB
* AMMS MIS software from Asa Pakistan
* PIBAS banking solution
* CIT from Sabeeta Academy

# Honors & Awards:

* Best performance Award in 2nd mega event of Pakistan Youth Council.
* Got top positions in different Speech and Debate competition.

# Other Skills:

* Financial and Marketing Management
* Microsoft Office (Excel, Word and Power Point)
* Team Leader
* Time Management
* Collaboration

# Personal Information:

* + **Father’s Name:** Peer Bux
  + **D.O.B:** 05-12-1989
  + **CNIC No:** 45202-9969092-7
  + **Marital Status:** Married
  + **Domicile:** Khairpur Mirs

# Language Proficiency:

* English, Urdu and Sindhi

# Hobbies:

* Reading Sindhi, Urdu and English Literature
* Watching TV talk shows of different analysis (specially of Business Analysis)
* Reading Business Research Reports
* Playing Cricket

# References:

* Will be provided upon request.