

MOHAMMAD OSAMA ABBASI

Seeking an opportunity in a reputable financial institution or Service Industry where my skills, expertise and education will be fully utilized and have potential to grow.



Contact

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Address

Flat # D-4/416, Centrum Apartments
Block-21 F.B.Area Karachi



Personal Information

- Father's Name : Muhammad Aun-ur-Rasool Abbasi
- CNIC # 42101-1852610-3
- Date Of Birth : 7th August 1976
- Place of Birth : Karachi.
- Marital Status : Married



Languages

- English
- Urdu



Education

2004

MBA (Finance)

Sind University Jamshoro, PAKISTAN.

1999

Bachelors of Commerce

GOVT. PREMIER COLLEGE, KARACHI, PAKISTAN.

1994

Intermediate

GOVT. PREMIER COLLEGE, KARACHI, PAKISTAN.

1992

Matriculation

ST.JOHN'S SCHOOL.



Professional Experience

Aug 2014 to till Date

Al Shaheer Corporation Limited

Assistant Manager

- Approval for Credit Amount & Credit Days for Corporate Clients
- Maintain MIS of Invoices of Supplied Goods to Clients
- Maintain Daily Sale Report & share with all Account Managers
- Maintain Ageing of Supplied goods to Clients according to their approved Limit
- Maintain MIS of Invoices for Outsource Supplier Purchases
- Coordination with Finance regarding Supplier Payments
- Coordinate with Clients for Due Payments.
- Drafting Agreement of Credit Customers & Responsible of approval from Finance Department.
- In charge of Government Tender Acquire by the Company (Airforce, Pak Navy)
- All Key Accounts Management (Execution and Complain handling).
- Daily Poultry Rates updates and reports.
- Third Party vendor payments and coordination.
- Facility Systematic POS updates and requirement.
- Supervise all Daily orders Executions
- Developing SOP for execution of deliveries.
- Supervise Whole Mutton Shares Delivery in Qurbani Project.
- Maintain Daily Sale Report of all over Pakistan Retail Stores

Oct 2012 to Feb 2014

United Bank Limited

Officer ATM Operations Unit

- Process all Settlement of Debit Card Retract Refunds
- UBL Prepaid Wiz Cards Allocation & De Allocations



Computer Skills

- Proficient in Phoenix, Loan Originating System 'LOS'(Banking software).
- Proficient in Microsoft Word, Excel and PowerPoint.
- Familiar to Windows Environment.
- Proficient internet user with all industry leading browsers.
- Expert in Social Media Marketing.

Apr-2011 till Sep-2012

May 2004 till Apr-2011

- Activation Dormant Wiz Prepaid Cards
- Internet Session Activation of Wiz Card
- Accounts Opening of Prepaid Wiz Cards

United Bank Limited

Officer Net Banking Unit

- Fresh Net banking Account opening decisions
- Scrutinize the accounts for approval/decline
- Monitor payments made through net banking for shopping

United Bank Limited

Assistant Manager- Secured and Unsecured Loan

- Evaluating risk by going through the Physical Individual Consumer Loan proposals, their past and current incomes and repayment capacities as per Delegation of Authority and in accordance with approved Product Program Guidelines and make prudent lending decisions.
- Supervises the staff on completion of loan files from decision aspects
- Having a strong customer focus by coordinating with Sales, Front Desk, Policy and Product Management for resolution of Services and Product related issues in consumer proposals.
- Delegates the work to staff and monitor them on resolution of issues in loan files.
- Identifying deviations in Credit applications to respective delegated authorities for Deviation
- Approvals through Higher Management.
- Looking after a wide range of Consumer Products Auto Loans, Auto Ijara (Islamic), UBL Ameen Drive (Diminishing Musharika), Credit Cards, Running Finance (Cashline) and Cashplus (corporate)
- Works as backup of Unit Head in his absence
- Ensured satisfactory self-audit and external audit ratings.
- Handling a High Pressure and Sales Target Focused environment.

Mar-1999 till Mar-2004

Fuji Color Pakistan Lab (Pvt.)

Sr. Accounts Assistant

- Maintain Cash Book, Sales Ledger
- General Ledger.
- Control Petty Cash & Receipt.
- Bank Reconciliation
- Prepare Sale Invoices



Activities & Certificates

- Played Under 14, 16 & 19 for Karachi City Cricket Association (K.C.C.A).
- Played for Sind Sports Board (S.S.B) Cricket Team.
- Played for AO Cricket Academy from 2000-2002



References

References Available Upon Request



Achievements

- Best Performance Award on achieving Business Target in March 2006 of 3000 plus Auto Loans in a Month.
- Best Performance Award for the year 2007.
- Being a part of training conducted by UBL on Leadership Skills "Art of Building Team".
- Being a part of training conducted by UBL on Personal Development "Walk the Talk".