

AHSEN ALI

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Marital Status: Married

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DOB: [11th September,1980](#)



PROFESSIONAL EXPERIENCE

HOUSE BUILDING FINANCE COMPANY LTD

BUSINESS DEVELOPMENT MANAGER

August 2019 to December,2023

- Explore New Business Relationship of Retail & Corporate customers through aggressive marketing approach and facilitate existing HBFC Retail & Corporate customers.
- Managing all Business operations and Administrative matter of Branches in the North Region including arrangement of presentations/Open house sessions, Conferences & Seminars, product awareness sessions, kiosk activity etc.
- Develop and implement effective sales strategies to promote and sell high rise commercial & Residential Projects in Rawalpindi & Islamabad.
- Coordination with branch managers for business promotion and feedback on key business performance and risk indicators.
- Exploring Real Estate Agents, Builders & Developers in Rawalpindi & Islamabad region and built relationship for signing the HBFC Product Memorandum of Understanding.
- Regular market visits to newly Developed Housing Societies in Rawalpindi & Islamabad region for new business ventures and visits to Rawalpindi Development Authority, Tehsil Municipal Administration and Sub Registrar office for Retrieval of Property Mortgage documents & Lien Marking etc.
- Assessment of credit proposals and preparation of due diligence with focus on Business model, limit structuring, financial analysis, collateral assessment.
- Engagement with Retail & corporate clients for pre and post loan sanctioning and disbursement Record keeping and monthly installments collection.
- Collaboration with Sales & marketing and advertising teams to develop and execute effective sales campaign and stay informed about local real estate market trends & competitor activities.
- Collaboration with internal teams to deliver comprehensive solutions to customers and also review the performance of customer account's loans & Investments.
- Preparation and arrangement of all Property documents till sanctioned & disbursements and communication with all stake holders involved in the business for timely completion of Legal opinions, Property evaluations, Income Estimation Reports, Life & Property Insurance etc.
- Timely obligation of any additional task assigned by the management i-e HBFC Head office Karachi & Regional office.

MCB BANK LTD**SALES MANAGER HOUSING****June 2017 to July 2019**

- Dealing with all stake holders, external agencies for property evaluations, Lawyer legal stages, and Income estimation reports
- Resolving pre credit queries till approval of the cases
- Resolving all queries and discrepancies under disbursement stage
- Arrangement of Property insurance documents
- Completion of all Property Mortgage & sanction documents and disbursement of funds
- Preparation of all Property & Stages related documentation.
- Branches visits of North Region and also managing the team of Sales Officers

BANK ALFALAH LTD**RELATIONSHIP MANAGER HOUSING****February 2016 to June 2017**

- Dealing with all external agencies for property evaluations, Lawyer legal stages, and Income estimation reports.
- Marketing of Financial Products i-e House Purchase, House Construction, Plot Purchase + Construction , House Renovation etc. for (Islamabad Rawalpindi, Wah Cantt) region.
- Resolving pre credit queries until approval of the case.
- Resolving all queries and discrepancies under disbursement stage.
- Arrangement of customer's life & Property insurance documents.
- Completion of all Property Mortgage & sanction documents and disbursement of funds.
- Preparation of Pre & Post Mortgage documents.
- Daily visits of market and branches for business development.

DUBAI ISLAMIC BANK PAKISTAN LTD**TEAM MANAGER HOUSING & BUSINESS****December 2012 to September 2013**

- Customer Relationship Management for Rawalpindi & Islamabad region.
- New business development of corporate & individual for the product i-e House Finance ,Solar Finance, Business Finance.
- Preparation of all documents related to case processing & legal documentation.
- Preparation of all documents related to financial analysis of all prospective customers.
- Resolving all queries and discrepancies under disbursement stage.
- Completion of all Property Mortgage & sanction documents and disbursement of cases.
- Dealing with all external agencies for property evaluations, Lawyer legal stages, and Income estimation reports.
- Daily Marketing visits for achievement of monthly sales targets assigned by the management.

STANDARD CHARTERED BANK PAKISTAN LTD

OFFICER (ASSET ANCHOR TEAM)

January 2012 to November 2012

- Marketing of corporates & Individuals for the company Products i-e Personal loans & Running finance.
- Customer Relationship Management and new Business Development for Rawalpindi & Islamabad region.
- Case Processing, Legal Documentation, follow-ups & Disbursements of funds.
- Daily Marketing visits and achieving monthly sales targets assigned by the management.
- Preparation of weekly visit report and reporting to unit head.
- Customer External & Internal verification and resolving all queries and discrepancies after case processing.

SME LEASING LTD

(A SUBSIDIARY OF SME BANK LTD)

CREDIT OFFICER

September 2007 to June 2011

- Management and leasing operations of SME Leasing Ltd for Islamabad & Rawalpindi zone including marketing & business development.
- Customer relationship management, marketing of corporate including Working capital, Auto Finance, Machineries, Commercial vehicles.
- Preparation and submission of detailed report on Lessee's financial position.
- Preparing credit & Collection reports and reporting it to Head Office on monthly basis.
- Recovery & Collections follow ups- Written & Physical.

QUALIFICATION:

- Masters of Business Administration, 2005, **Muhammad Ali Jinnah University.**
- Bachelors of Commerce, 2001, **Punjab College of Commerce.**
- Diploma in computer sciences, 2000, **Super Tech Institute of Computer sciences.**
- Intermediate of commerce, 1999, **Punjab College of Commerce.**

ACHIEVEMENTS & TRAININGS:

- **Best Team Manager Certificate March, 2013**
Dubai Islamic Bank Pakistan Ltd
- **Business Communication Training Certificate October, 2017**
MCB Bank Ltd, Learning & Development Center Islamabad
- **Orientation Training Certificate November, 2017**
MCB Bank Ltd, Learning & Development Center Islamabad
- **Consumer Product overview Training Certificate October, 2018**
MCB Bank Ltd, Learning & Development Center Islamabad
- **Best Manager Performance Award FTY, 2020**
House Building Finance Company Ltd, NIBAF Islamabad
- **Effective Business Communication Certificate, September, 2023**
House of Training & Consultancy (HOTAC L & OD) NIBAF Islamabad