



Curriculum Vitae

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Phone: 910558786594
Date of Birth: 02-10-1984

Career Objective:

My objective is to evolve into a first class professional accustomed to best practices and standards. I attended different training courses during my career and the feedback was: 'a quick learner, helpful to the rest of the group, fun to be around, very professional and therefore worth listening to'. I enjoy working in a challenging environment that offers lot of learning opportunities.

Academic Qualification:

Degree	Institute	Passing Year
MBA (Finance & Marketing)	(National College of Business Administration & Economics) Lahore.	2010
Bachelors in Commerce	University of the Punjab, Lahore.	2007
Intermediate in Computer Sciences	Punjab College of Information Technology, Lahore.	2005
Matriculation (Science)	Pak Angels Public Foundation High School, Lahore.	2003

Career History:

July 2022 to Date

**Sales Executive (Credit Card)
Feg Commercial Brokerage,**

- Interacting with potential customers to explain banks products and encourage purchases.
- Promote and market products and services by using up-selling and cross-selling techniques.
- Engage and educate customers on product usage and its benefits.
- Evaluating credit worthiness by processing credit card applications and documentation within specified limits.
- Determining all applicable ratios, metrics and set up debt payments plans.
- Setting up payments plans for clients explaining monthly instalment amount, interest rates and other costs.
- Managing Credit Card renewals by organizing follow-up meetings with clients.
- Serving as a first point of contact for customers on Loan, Liabilities, Investments, Promotions, Credit Cards, Online Banking & Bank Operating Procedures while maintaining high standards of Quality Audit and Service Level.
- Keeping track record of credit card applications deadlines and information customers about them.
- Providing excellent customer service through resolving customer queries.

Oct. 2017 to Mar. 2022

**Sales Executive (Credit Card)
Dubai Islamic Bank, Pakistan.**

- Calling potential customers to promote banking products.
- Supervision of documentation of Credit Card applications.
- Communicate with customers to help them choose the best credit card they can afford.
- Engage and educate customers on product usage and its benefits.
- Evaluation and endorsement of best products as per customer profile.
- Determining all applicable ratios, metrics and set up debt payments plans.
- Setting up payments plans for clients explaining monthly instalment amount, interest rates and other costs.
- Scheduling deadlines of credit card application and timely processing.

Jun. 2011 to Aug. 2017

**Assistant Manager Finance
Atlas Honda Limited- Company, Lahore, Pakistan.**

- Analyzing the customer credit request & pursuing the overdue credits.
- Reviewing and complying agreed rates of invoices.
- Preparing and analyzing monthly activities of accounts receivables.
- Staying contacted with banks for cash flow management.
- Monitoring the branch offices for their collections and incorporating to system.
- Reconciling customer and ledger balances.
- Preparing bank reconciliation statements.
- Preparing MIS reports for Executive Management i.e. receivable aging reports, cash flow projections etc...
- Compliance of dealers' monthly perpetual reports.
- Determining the dealers' commission, incorporating it in the system, preparing the monthly commission report branch wise, taking approvals and payments execution.

Dec. 2008 to Apr. 2011

**Finance & Admin. Officer
Lahore Development Authority, Lahore, Pakistan.**

Lahore development authority is a government owned agency dealing with different departments of construction like, Commercialization of Building, Architecture, Road Constructions, Traffic Control and Maintenance of Signals etc...

Main responsibilities were;

- Fundraising Project Management
- Budget variance analysis actual-spent against allocated budgets.
- Processing and allocation of funds and book keeping.
- Reporting daily, weekly & monthly on the financial issues & outcomes relating to departments on a timely basis.
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IT Skills:

- SAP Software (System Applications and Products)
- Social Media Marketing Diploma (PNY Group with collaboration of Arfa Kareem Software)
- Web & Graphic Design (Designing Diploma from University of the Punjab)
- Peach Tree Accounting (Accounting Diploma from KIPT College, Lahore, Pakistan.)
- Microsoft Office

References:

Will be furnished if asked.