



# MOHAMMED IMRAN QURESHI

+971 503277646

Email: [miq1980@gmail.com](mailto:miq1980@gmail.com)

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## **CAREER ORIENTATION**

Seeking a challenging good position in esteemed organizations, demands high standards of quality and providing opportunities for professional growth and development.

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## **PROFILE**

Highly passionate professional with a good academic background and experience in multiple fields like banking, sales and marketing, channel sales, Media with challenging working environments for around 6 years. Most recently I am serving my services to NOOR BANK PLC where I have earned a reputation of honest, disciplined and ethical individual with the highest integrity standards.

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## **KEY COMPETENCIES AND SKILLS**

- Ability to work in pressure, time sensitive environment.
- Self-motivated, result orient attitude, vigilant and proactive.
- Clear vision and Good behavior with being collaborative.
- Team leader and team player with enthusiastic approach.
- Able to talk to diverse population on call or personal.

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## **PROFESSIONAL EXPERIENCE**

### **Credit Process & Operation Specialist - Noor Bank PLC**

**January 2014 – March 2020**

- Ensure to review and submit all asset product application sourced by retails sales team before cut off time within TAT to avoid any delay on the application process.
  - Ensure to do Customer Due Diligence, solving and highlighting the negative discrepancy on prescreening & verification by 100% detection.
  - Perfectly conducting central bank, AML & EM Credit checks without any error.
  - Making all calls for verification (CPV) in all manners (office, Mobile, Reference and home country)
  - Maintain 100% Detection of fraudulent application at any level of verification (Pre-screening, CB checks or CPV) and has to be highlighted.
  - Updating and Handling MIS on time for daily submission with hands off.
  - Escalate the issue to line manager and log complain in connect on customer queries.
  - Highlight opportunity on process improvement through day to day experience on task performed and customer feedback by giving best practice ideas.
  - Goal is to provide and successful reviewed application and highlight the suspected case to the right person without any delay to save the time and protect the bank from any credit as well as fraud loss.
  - Resolving, following up and highlighting queries from Retail, Sales governance, direct sales, CIU and Branches.
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**Sales Officer – Barclays Bank PLC****January 2013 – December 2013**

- To ensure sales of Personal Finance and Credit Card.
- Analyze applicant's financial status, credit and Debt burden ratio to determine feasibility of granting loans or credit card.
- Review loan and credit card agreements to ensure that they are complete and accurate according to policy.
- Meet & Explain to customers the different types of loans, credit card and credit options that are available, as well as the terms of those services.
- Prepare call reports to list the company for salary transfer loan.

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**Distribution\Channel Manager – Hitachi Product, Raipur – India****March 2010 – December 2013**

- Appointment and Handling dealers all over Chhattisgarh.
- Manages ordering and distribution of products, parts, and accessories.
- Ensures timely deliveries to maximize sales.
- Maintains contact with retailers on product delivery and ware-house department on the receiving of products.
- Coordinating and controlling the order cycle and associated information systems.
- Analyzing data to monitor performance and plan improvements and demand.
- Developing business by gaining new contracts, analyzing logistical problems and producing new solutions.
- Understand and evaluate distributors ROIs.
- Assist the Distributors organization in staffing & Training.

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**ACADEMICS**

PG diploma of Business Management	: International School of Business & Media, Kolkata
Bachelor of Commerce	: Pandit Ravishanker University, Raipur
Certification	: Transaction Surveillance Professional – CTSP
	: Anti Money Laundering/Combating the Financing of Terrorism
	: Product development in Islamic Banking
	: Financial Statement Analysis
	: Islamic Accounting Standards
	: Risk Management in Islamic Banks
	: Annual Fraud Awareness Training Program
	: Business Continuity Management Training Program
	: Information Security Training Program
	: Operational Risk Awareness Training Program

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**ABOUT ME**

Nationality	: Indian
Languages	: English, Urdu (Arabic only Read and Write)
UAE License No	: 3866317 (UAE)
Visa Validity	: December 31, 2020
Expected Salary	: Highly Flexible in line with market

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I am confident that my combination of academic and practical work experience of years in multi task roles has prepared me to work for a diversified and multicultural environment.