

SHAHID MAHMOOD

Al Fayha, Sharjah

Email : shahidmahmood_1976@yahoo.com

Cell : +971557567698

SUMMARY OF QUALIFICATIONS

- Dedicated professional with 20 years of experience in Marketing, Sales, Customer Services, Operations & Credit in the Banking industry
- Entrepreneurial experience of 4 years in construction, e-commerce & dairy farming
- Result-oriented & equipped with strong analytical, problem solving & negotiation skills
- Confident, dynamic & encouraging leader with high adaptability & interpersonal expertise
- A strong believer in smart work & committed to excellence through learning & continuous improvement
- Team player & adept in leading small & large teams to success having exposure at the Area & Regional level

PROFESSIONAL EXPERIENCE

Askari Bank Limited, Consumer Banking Division, Lahore (Jun 2000–Jun 2019)

AVP/Relationship Manager – Alliances (Mar 2016–Jun 2019)

- Responsible for establishing & maintaining Alliances with merchants to provide Discounts, Loyalty/Reward Points Redemption & Flexible Credit Plans on products for the credit card customer base to increase brand loyalty & spend
- Responsible for initiation & design of campaigns with alliance partners to increase spend
- Liaised with alliance partners & relevant internal departments to develop, approve & upload Tactical Campaign communicate on Askari Bank website & Social Media pages
- Managed the drafting, approval & broadcast of SMS texts about Campaigns & offers to the entire credit card customer base
- Resolved any problems or service issues with any alliance partner

AVP/Customer Services Manager – Consumer Products, Central Region - led the Customer Services team for Consumer products (Jun 2015–Feb 2016)

- The team handled all the Customer Services activities for credit cards (including Corporate Credit cards), personal finance, auto & mortgage finance in the Central Region
- Provided training & motivation to the team members to deliver the best services to internal & external customers
- Handled the requests & complaints of high net-worth/high-profile customers personally
- Established & maintained coordination with other departments, branches, Area Offices, Regional Offices & Head Office for prompt resolution of customer complaints

- Monitored the Complaints Management System in order to ensure the resolution of complaints within TATs. 100% resolution of complaints achieved throughout
- Managed to improve service levels & TATs significantly by creating & implementing templates for generic correspondence with customers
- Initiated automation of letters issued to auto dealerships & customers for rapid delivery & registration of vehicles

AVP/Regional Manager – Marketing Services, Branchless Banking, Central Region

Organized all the infrastructure of Branchless Banking from scratch to the operational level in the Central region by putting the people, systems & processes in place for Pilot & Commercial launch
(May 2012–May 2015)

- Strategized a business/sales model to achieve business objectives
- Ensured a sustainable sales structure to match the business needs of the region
- Ensured smooth & seamless delivery of the product promise to the customer
- Monitored the channel to ensure compliance with all business directives
- Monitored, Trained & Managed In-house sales structure as well as the Agent network, in collaboration with the Mobile Network Operator & Retail Agents (both Super Agents & Direct Agents) to ensure business efficiency of the distribution channel
- Worked to increase the Branchless Banking portfolio of accounts, number of transactions, & other corporate services by entering into strategic business alliances with target market segments

Customer Services Coordinator – Business Head Support Office, Central Region

Coordination of all the Customer Services activities within the region at all Consumer Banking Centers for Consumer products
(Aug 2011–Apr 2012)

- Assisted & supported the Business Head in the monitoring of day-to-day Customer Services activities
- Coordinated & corresponded with Head Office, Regions & Consumer Centers
- Responsible for dissemination of information to all the Centers
- Collected & consolidated data from Centers for onward reporting to the Head Office
- Prepared for Audit & resolution of Audit observations through Compliance
- Supported Customer Services staff of the centers & coordinated for resolution of issues
- Special Assignments as & when mandated

Manager Credit Initiation Unit-Cards responsible for the processing of Personal & Corporate Credit Card applications
(Mar 2007–July 2011)

- Supervised prescreening, documents scrutiny, credit verification & credit decisions on applications based on Debt Burden calculation, Credit Reports' analysis & Risk Scoring Model in adherence to the process flows & issuance policy of the bank as well as in compliance to the Prudential Regulations
- Along with the team, identified more than 600 cases of fake/forged documents & forwarded them to Fraud Management Unit for further inquiry that resulted in Black Listing of companies & strict action against the guilty staff members
- Coordinated with Sales, Verification & Fraud Management departments, Branches & Head Office in order to effectively manage the processing of applications within turnaround time
- Effectively coached, developed & motivated staff to achieve superior results by analyzing & minimizing the credit risk

Manager Operations responsible for managing the operations of the Credit Card Center
(Dec 2005–Feb 2007)

- Assisted the Card Center Manager in day-to-day activities for smooth operations of the Center
- Monitored the service quality & ensured proactive & highest level of service to customers
- Reviewed the credit card applications processed by New Accounts department & monitored the inflow & outflow of applications in New Accounts department
- Supervised the activities of Administration, I.T., H.R. & Finance departments

Customer Services Manager responsible for operations of Customer Services, Maintenance & IP (Item Processing) department at Lahore Card Center (Feb 2003–Nov 2005)

- Streamlined Customer Services department by developing & improving upon process flows & implementing TATs for complaint resolution at Head Office through strong follow-up
- Provided the Customer Services Officers with the necessary training to handle walk-in customers, calls & correspondence to ensure the satisfaction of internal & external customers
- Liaised with the Head Office, Karachi & other branches for expediting solutions to customers' requests/complaints & ensured coordination with other departments
- Monitored the maintenance of customer data in the credit card database & supervised the overall functioning of the Item Processing department
- Handled the Project to establish a "Balance Transfer Unit" to increase the spending on credit cards. Hired, trained, motivated & supervised the team & surpassed the targets given by management

Customer Services Officer in Credit Card Center, Lahore (Jan 2002–Jan 2003)

- Dealt with problems, requests & complaints of walk-in & helpline customers & forwarded their applications to Head Office for necessary action
- Maintained MIS & record of all correspondence with customers, Head Office & branches

Sales Executive for Askari MasterCard credit cards for a year & a half (Jun 2000–Dec 2001)

- Sales of Askari MasterCard credit card to branch customers & non-customers
- Top Performer in the month of April 2001

United Marketing Services, Lahore (DSA for Citibank) (Oct 1999–Jun 2000)

Business Development Executive for Citibank credit cards & car financing

- Sales of Citibank financial products to individuals after generating leads by calling & visiting potential customers

ENTREPRENEURIAL EXPERIENCE

Native Livestock Farm, Lahore (May 2022–Jun 2023)

Managing Partner

Black&WhiteMall.com (Jan 2021–Jul 2022)

Managing Partner

EDUCATION

MBA National College of Business Administration & Economics, Lahore	1997
B.Sc. University of the Punjab, Lahore	1995

TRAINING

Conducted numerous Training Sessions during 2012 – 2014 to train Branch Staff on **Branchless Banking** at Askari Bank Training Academy, Lahore

Participated in various training courses organized by Askari Bank Training Academy, Lahore

- **Consumer Banking Products** (Mar 2016)
- **Compliance Management** (Nov 2010)
- **Decision Making & Conflict Management** (Sep 2010)
- **Understanding Cash Flows** (Dec 2009)
- **Team Building** (Jun 2009)
- **Risk Management - Consumer Products** (Feb 2008)
- **Basics of General Banking** (Sep 2006)
- **MasterCard Operations & e-business** at Karachi Sheraton Hotel organized by **MasterCard** (Feb 2006)
- **Credit Card Operations** at the National Institute of Banking & Finance, Islamabad (Apr 2004)

ACADEMIC ACHIEVEMENT

- Scored CGPA of 3.84 in MBA & received “Scholastic Achievement Award” for 1st position

COMPUTER SKILLS

Hands-on experience & proficiency in Applications like Microsoft Word, Excel, PowerPoint, CardPro Credit Card Software, i8 Branchless Banking Application, Lease Business Suite, Lotus Notes & Complaint Management System

REFERENCES

To be furnished upon request