

# Waseem Abdul Razique

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## **Objectives**

To secure a position in the organization that offers challenge and opportunity for my career development and at the same time serve the organization to the best of my capabilities

## **Education**

### **Bachelors of Science and commerce (Honors) in management**

January 2015 – January 2016

University Of Bolton

### **HND (Higher National Diploma) in Business Management and Finance**

January 2012-December 2014

Emirates College for Management and Information Technology, Dubai

### **IGCSE (International General Certificate of Secondary Education)**

September 2010 – June 2011

From Arab Unity School, Dubai

## **Work Experience**

### **Credit Analyst (Due Diligence )**

5<sup>th</sup> April 2015 – Present

#### **Valustrat Consulting, Dubai**

- Undertaking all kind of loans and credit cards field verification's ,auto valuations and inspections for Dubai Islamic bank ,Deem Finance ,Gulf Finance, RAK Bank and National Bank of Fujairah
- Monitoring the deterioration of a property and taking steps to abate it.
- Observing and calculating the cash inflows, outflows , invoices and bank statements of the companies
- Monitoring real time queues and identify high risk transactions within the business portfolio
- Observing and reporting customer transactions to identify fraudulent activity such as account take over, friendly fraud, theft and similar other risks.
- Checking all documents required to be executed by the customer or organization to ensure adequate protection for the bank.
- Providing induction and on the job training to new candidates who have joined the company
- Ensuring that field visits are done in our turnaround time and submitted to the credit department with CPV operating procedures.
- Verifying the signatures on the executed documents in terms of the source documents / power of attorney held on record, to ensure authenticity and legal enforce ability.

- Answering Credit department queries regarding assigned cases and follow up.
- Preparing daily & weekly summary reports to be forwarded to the Upper management

**Contact Point Verification Officer (CPV) (Credit Department)**  
2015

17<sup>th</sup> June 2014 – 4<sup>th</sup> March

**Abu Dhabi Commercial Bank, Dubai (SimplyLife)**

- Conducting telephone loan and credit cards verification for all approved products
- Conducting call monitoring, quality check live, periodic call for CPV officers, evaluating the scores on quality evaluation sheet and file score and forwarding it to the floor manager.
- Discussing quality report and feed backs with officers and helping them improve their common mistakes
- Researching Information as requested.
- Updating system on MIS with all pending and approved cases
- Providing reports on all aspect of certificate verification as requested by the Team Leader and managers
- Administrative tasks including record keeping, meeting planning, Computer database maintenance and strategic planning.
- Training newly recruited CPV Representatives in the department
- Organizing & motivating the team.
- Performing other related duties as required or as assigned.
- Making daily reports of the costumer details.
- Performing any duties that may be entrusted from time to time by the department
- Reporting any suspected cases with fraudulent data to the respective authority.
- Preparing daily & weekly summary reports to be forwarded to the Credit Department

## **Customer Service Representative**

**SIBOS (SWIFT International Banking Operations Seminar), Dubai**  
2013

16th September 2013 — 19th Sept

- Guiding all the clients with clear and coherent manner.
- Greeting the clients and guide them to the right direction.
- Building rapport, listen, clarify and manage conversational flow
- Managing a high-volume workload within a deadline-driven environment. Resolved an average of 200 inquiries in any given time and consistently meeting performance benchmarks in all areas (speed, accuracy, volume).
- Resolving customer complaints face to face
- Meeting with other managers to discuss possible improvements to customer service
- Training staff to deliver a high standard of customer service

## **Movenpick hotel**

**Customer service Representative, Sharjah**

10th July 2012- 24th August 2013

- Contacting potential or existing customers to inform them about a product or service using scripts
- Answering questions about products or the company
- Asking questions to understand customer requirements and close sales
- Direct prospects to the field sales team when needed
- Enter and update customer information in the database
- Taking and processing orders in an accurate manner
- Handling grievances to preserve the company's reputation
- Go the "extra mile" to meet sales quota and facilitate future sales
- Keeping records of calls and sales and note useful information

## **Key Skills**

- Proficient in MS Office
- Excellent communication skills in English (Fluent)Urdu(Native)Arabic(Moderate)
- Hardworking, leadership skills, competitive ,Creative
- Strong leadership, training and analytic skills.
- Outstanding verbal and written communication skills.
- Self-promotion skills - Positive, persuasive, pleasant, proactive, persistent, ambitious, opportunistic and promoter.

## **SUMMARY OF ACHIEVEMENTS**

- Best customer service in SIBOS (SWIFT) held at World Trade Centre , Dubai **September 2013**
- Won the participation and well managed entrepreneur in YEC, Dubai Mall **September 2010**

## **Summary**

Nationality:	Pakistani
Current Location:	Villa no: 6, Near Sharjah cricket stadium, Samnan, Sharjah,UAE
Visa Status:	Employment Visa (Free Zone)
License:	United Arab Emirates