

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)

5th 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 quires 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

17th June 2014 – 4th 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 16th September 2013 – 19th Sept 2013

- 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