

# MUHAMMAD QASIM

*Sales Executive*

## CONTACT INFORMATION

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Address: P.O.Box 251716 - Dubai, UAE

## CAREER OBJECTIVE

Seeking a position to utilize my skills and abilities in the organization that offers Professional growth while being resourceful, innovative and flexible and be a part of a vibrant and innovative organization which helps me to enhance my skill and potential.

## PROFESSIONAL SKILLS

- Good written, oral and interpersonal communication skills
- Analyzing and Exploring skills
- Team Player
- Convincing Skills
- Self-Driven
- Self-Motivation
- MIS Updation
- Customer Service
- Know-How of Dubai Real Estate Market

## PROFESSIONAL EXPERIENCE

### Sales Executive (Auto Loan)

DEALS ON WHEELS - Lahore, Pakistan

Sep 2015 – Nov 2017

- Meet with loan applicants to gather personal information and answer questions
- Explain different types of loans and the terms of each one to applicants
- Obtain and verify financial information, such as the applicant's credit rating and income level
- Analyze and evaluate the applicant's finances to decide if the applicant should get the loan
- Approve loan applications or refer them to management for a decision
- Dealing with different Banks for rate comparison
- Co-ordinate with Sales Person and Customer
- Process End to End from Acquisition to Disbursal
- Forwarding the cases according to the Bank checklist
- Following the case till Pre-Approval and Disbursal
- Updating MIS
- Reconciliation of Bank Statement
- Process End to End from Acquisition to Disbursal
- Ensure Evaluation are done in quickly and manner
- Provides sales management information by completing reports.

### Property Consultant (Real Estate)

Azizi Developments - Dubai, UAE

Apr 2018 – Aug 2018

- Handling sales and service queries
- Assisting and follow-ups of clients.
- Attending walk-In customers through weekly events.
- Prepare & Update reports on a daily/weekly/monthly basis
- Manage to handle customer complains, escalate the issue & solve the challenge.
- Trained on Customer Calling and Telephone Techniques
- Convincing prospective clients that our agency is the right one to handle their sale and agree the terms
- Arranging advertising to promote the property
- Sending out details of new properties on the market to people on database
- Making appointments and showing buyers around a property
- Finding buyers in a position to proceed with purchase and willing to pay an acceptable price
- Referring buyers to mortgage arrangers for quotations and advice

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## AREAS OF EXPERTISE

- Social Media Strategy
- Content Marketing
- Network Building
- Community Engagement
- Corporate Blogging
- Project Management
- Promotions

## LANGUAGES

- English
- Urdu
- Arabic (Reading only)

## PROFESSIONAL EXPERIENCE (CONT'D)

### **Financial Consultant/Coordinator (Credit Cards, Personal Loan & Mortgage)**

AAA FAIR DEAL GROUP OF COMPANIES- DUBAI, UAE  
Sep 2018 – Present

#### **Personal Loan:**

- Approve loans within specified limits, and refer loan applications outside - those limits to management for approval.
- Meet with applicants to obtain information for loan applications and to answer questions about the process.
- Obtain and compile copies of loan applicants' credit histories, corporate financial statements, and other financial information.
- Explain to customers the different types of loans and credit options that are available, as well as the terms of those services.
- Review and update credit and loan files.
- Review loan agreements to ensure that they are complete and accurate according to policy.
- Compute payment schedules.
- Stay abreast of new types of loans and other financial services and products in order to better meet customers' needs.
- Submit applications to credit analysts for verification and recommendation.
- Handle customer complaints and take appropriate action to resolve them.
- Listen to customer requirements and present appropriately to make a sale
- Maintain and develop relationships with existing customers in person and via telephone calls and emails

#### **Credit Cards:**

- Cold call to arrange meetings with potential customers to prospect for new business
- Respond to incoming email and phone inquiries
- Act as a contact between a company and its existing and potential markets
- Negotiate the terms of an agreement and close sales
- Gather market and customer information
- Challenge any objections with a view to getting the customer to buy
- Advise on forthcoming product developments and discuss special promotions

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## PROFESSIONAL EXPERIENCE (CONT'D)

### Mortgage Coordination:

- Dealing with different Banks for rate comparison
- Scanning and Saving all Application and Documents
- Co-ordinate with Sales Person and Customer
- Forwarding the cases according to the Bank checklist
- Following the case till Pre-Approval and Disbursal
- Updating MIS
- Making comparison of rates and send to the customer
- Reconciliation of Bank Statement
- Process End to End from Acquisition to Disbursal
- Ensure Evaluation are done in quickly and timely manner
- Understands and comprehends the Mortgage Loan Process through closing
- Solid time management skills and the ability to organize, prioritize and - perform multiple tasks simultaneously
- Ability to demonstrate excellent communication and organizational skills
- Strong computer skills including a fundamental understanding of MS applications, database management
- Ability to build and sustain relationships with customers through marketing techniques

### Sales Manager

#### SAMFAR SERVICES

July 2019 — February 2021

- Achieve growth and hit sales targets by successfully managing the sales team
- Design and implement a strategic business plan that expands company's customer base and ensure its strong presence
- Own recruiting, objectives setting, coaching and performance monitoring of sales representatives
- Build and promote strong, long-lasting customer relationships by partnering with them and understanding their needs
- Present sales, revenue and expenses reports and realistic forecasts to the management team
- Identify emerging markets and market shifts while being fully aware of new products and competition status

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## ACADEMIC BACKGROUND

### **Hajvery University - Lahore, Pakistan**

Bachelor of Commerce (B.COM IT)

Nov 2015 –Oct 2017

- Principal of Accounting
- Business Statistics
- Business Communication
- Business Math's
- Banking and Finance
- Introduction to Business

### **Govt. Islamia College Civil Lines - Lahore, Pakistan**

Intermediate of Commerce (I.COM)

Aug 2013–Sep 2015

- Principles of Accounting
- Principles of Economics & Commercial Geography
- Principles of of Commerce & Banking
- Business Mathematics & Statistics

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## COMPUTER SKILLS

- Microsoft Office
- Excel
- PowerPoint
- Windows XP
- Vista
- Windows 7

## PERSONAL INFORMATION

Date of Birth: Jun 14, 1997  
Marital Status: Single  
Languages: English, Urdu & Arabic (Read Only)  
Nationality: Pakistani

## CERTIFICATIONS & TRAINING

### American Hospitality & Tourism Management Program

COTHM - Lahore, Pakistan  
Jan 2017 – Dec 2017

- Hospitality & Tourism Management
- Self-Grooming
- Communication Skills

## ACHIEVEMENTS

- Certificate of Appreciation at Pakistan Culinary Championship 2017.
- Certificate of Appreciation at AAA Fair Deal 2018.

## REFERENCES

- Available upon request