

# Dawood Hassan

Customer Service Officer

0093 77 15 16 317 | Hassannajib1992@gmail.com |

## Personal Details

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**Name:** Dawood Hassan Najib

**DOB:** Oct/ 03/ 1989

**Gender:** Male

**Email:** [Hassannajib1992@gmail.com](mailto:Hassannajib1992@gmail.com)

## Summary

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As per my academic background I have received my master degree in banking and finance from Kabul international university and my professional working experience career over the years I have built up the diverse range of skills and qualities in multifunctional areas of a banking sector.

My career goals to utilize my skills and capabilities in dynamic organization and the organization who provides a professional growth opportunities for their employees.

I am looking forward to hearing from you to become a part of your honorable organization.

## Education

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**Aug / 2019 to May 2022**

### Master (M.A) Finance and Banking affairs

**Kabul international University, Kabul, Afghanistan**

I graduated with honor as a 3.19 CGPA, the total percentage of an average is 79.9%, and I studied and learned so many things about Management and banking system, Advanced Financial Accounting, Audit and monitoring, Central bank and advanced Monetary Policies, Advanced Financial Econometrics, Public budget, Research methodology, Modern banking system, international monetary issues, and public financial management.

**April/ 2011 to March/ 2014**

### Bachelor in Business administration

**Pamir Institute of higher education, Khost Province, Afghanistan**

I graduated with honor as a 3.2 CGPA, the total percentage of an average is 80.83%, and I studied and learned much about basics of accounting, Business finance, Financial management, Money and banking, Advanced accounting, management, Business research, Fundamental of marketing, marketing management, investment analysis, micro and macroeconomics, Business ethics, Corporate finance, Fundamental of management, HRM, Project management, audit and econometric research methods.

**April/ 1997 to March/ 2009**

### **Baccalaureate of high school**

**Shaheed Mohammad Dawood high School Khost Province, Afghanistan**

I studied the general School base subjects.

## **Experience**

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### **Customer Service officer Aug/ 2022 up to present**

Opening and organizing new accounts, ATM card issuing, error solving in customer accounts, ensuring full compliance with all in place BMA operation policies & procedures, answering the compliance department emails, performing branch administrative affairs, organizing a filing system, organizing and maintaining the daily operations documents files.

### **Loan Monitoring Officer Aug/ 2019 up to Aug 2022**

Monitoring the Loans (funded and non-funded facilities) follows up the timely repayments, Conducts monthly, quarterly or irregular monitoring of loans in order to improve financial stability and effectiveness of funds disbursement, Maintains regular contact with borrowers who have delinquency by visiting borrowers at their houses or workplace, Any other identical task as assigned by the respective supervisor/s.

### **Customer Service officer April/ 2018 up to Aug2019**

Opening and organizing new accounts, ATM card issuing, error solving in customer accounts, ensuring full compliance with all in place BMA operation policies & procedures, answering the compliance department emails, performing branch administrative affairs, filing, organizing and maintaining the daily operations documents files.

### **ACTING UP AS CREDIT OFFICER OCT/ 2018 up to Aug 2019**

Providing informations to customers about the terms, conditions of a different types of loans and credit options that are available, Analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans. Obtaining and compile copies of loan applicants' credit histories, corporate financial statements, and other financial information. Review and update credit

and loan files. Review loan agreements to ensure that they are complete and accurate according to policy.

#### **ACCOUNTANT RAWAN PRIVATE SCHOOL OCT/ 2015 up to April 2018**

Collecting monthly student's fees, student's admission fees, and students monthly transport fees, Verify, allocate, post and reconcile transactions, Planning, assign and review the related work, producing error-free accounting reports and present their result, Preparing monthly revenue and expenses reports, Document financial transactions by entering account information, Communicate with school principal and/or Director on work status and client issues that arise, keeping and organizing a filing system specifically organizing the fees collection documents, Adhere to all the school and related administrative Policies and Procedures.

#### **ADMIN ASSISTANT OF HEAD OFFICE April/ 2010 up to April/ 2015**

Entry of official letters for the purpose of print out and keeping them, Application data program techniques and procedures, Preparation of the monthly reports, store completed work in designated locations and perform backup operations, Scan documents and print files, when needed, Keeping information confidential, Respond to queries for information and access relevant files, Comply with data integrity and security policies, Compile, verify accuracy and sort information according to priorities to prepare source data for computer

### **Trainings, workshops and seminars**

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#### **CRM / COMPLIANCE AWARENESS AND LOAN DOCUMENTATION**

**15/09/2015 - 17/09/2015 KABUL, Afghanistan**

Afghan Milli bank Kabul city, KABUL, Afghanistan Website bma.com.af

#### **ASSET LIABILITY MANAGMENT**

**02/08/2021 - 15/08/2021 Kabul, Afghanistan**

AIBF Jada e Maiwand, Kabul AFGHANISTAN

#### **PROCUREMENT LAW AND REGULATOR TRAINING**

**10/08/2021 - 15/08/2021**

Address: Afghan Milli Bank Head Office Kabul city, KABUL, Afghanistan

#### **AML, CFT, Corporate governance, Code of Business ethics TRAINING**

**10/05/2022- 15/05/2022**

Address: Afghan Milli Bank Head Office Kabul city, KABUL, Afghanistan

## Achievements

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During my career I have a good achievements namely:

- In 2019 I have earned the bank fully funded scholarship (Master program of banking and finance) by keeping a 3rd rank among the bank employees finally I have graduated with honor with a master degree in banking and finance affairs.
- In 2022 I have received the best employee award from BMA HR department beside I also have some others good achievements so as a and excellent team player and a good initiator so I was in search of to find a best location for our branch finally in 2019 I have found a new and strategic location for our branch to move our branch to continue our operations I prepared a good proposal for branch moving from old location to the new one so I my recommendation proved by my direct supervisor now we have an excellent location and we enjoying the best competitive advantage from our excellent business growth opportunity, where we kept in 3rd rank as profitable branch on a provincial branch basis.

## Skills & Abilities

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|-------------------------------------|--------------------------|
| • Teamwork and collaboration skills | • Time Management Skills |
| • Communication skills              | • Interpersonal skills   |
| • Computer Skills                   | • Technical Skills       |

I hereby declare that the information given above are true, valid and to the best of my knowledge.