

## Muhammad Aleem Siddiqui



Mobile No:+923262388599  
aleem.siddiqui699@gmail.com

### Finance Service Representative

#### Highlights:

- 12 years of experience working in the banking industry in a variety of capacities.
- Bachelor of Arts (B.A.)
- Certificate of Secondary Education at the Advanced Level.
- Banking Experience in the Past Monthly Sales Target of 12 Credit Cards 100% Achievable
- Punctuality H.B.L Bank LTD Awarded Certification.
- Analytical, communication, and decision-making skills have been demonstrated, as well as the capacity to learn quickly, be innovative, and solve problems under pressure.

#### Work Experience

3One3 Builders & Developers in Real Estate in Bahria Town khi **02,Jan 2023-Aug 2023**

**\*\*Real Estate Agent/Realtor\*\*:**

- Facilitate the buying, selling, or renting of properties.
- Guide clients through the process of property transactions.
- Market properties through various channels.
- Show properties to potential buyers or renters.
- Negotiate terms and prices on behalf of clients.
- Keep up-to-date with local real estate market trends.

Uni Maxo Uniforms Manufactures as a Assistant Manager in Karachi **02,Feb 2019-Dec 2022**

- Ensuring company policies are followed
- Optimizing profits by controlling costs
- Taking disciplinary action when necessary
- Working closely with the store manager to lead staff
- Providing leadership and direction to all employees.
- Ensuring a consistent standard of customer service
- Motivating employees and ensuring a focus on the mission.
- Maintaining stores to standards, including stocking and cleaning.
- Supporting store manager as needed.
- Assisting customers whenever necessary 2

**27, May 2018- Jan 2019**

Finance Service Representative  
Abu Dhabi Islamic Bank, Dubai U.A.E

- Provide access to automated banking machines, telephone banking, and online banking services to new personal and non-personal accounts.
- Provide customers with information on business and personal financial services that are appropriate for their needs.
- Make suggestions after evaluating and reviewing loan and credit applications and collateral.

- Approve or deny credit applications, set credit limits, and devise repayment plans or schedules that are within allowed limits.
- Personal, mortgage, student, and business loan applicants are interviewed.
- Sales of deposit, investment, credit, and loan goods and services should be promoted.
- Assist clients by suggesting ways to meet their financial goals, such as business expansion, debt management, investment, and other financial objectives.
- Examine the financial situation, references, credit, and ability to repay the loan of the loan application.
- Credit and loan documents in its entirety
- Submit credit and loan applications to the branch or credit manager with approval or rejection recommendations; or approve or reject applications within approved limits, ensuring that the institution's credit requirements are met.
- Prepare delinquent account statements and send irreconcilable accounts to a collector.
- Examine and update your credit and loan records.
- Assist in the custody of cash and securities as a joint custodian.

#### **Foreign exchange teller - financial services**

**Oct 2013 to April 2016**

#### **Habib Bank Limited Karachi, Pakistan.**

- Process customer cash deposits and withdrawals, as well as checks, transfers, bill and credit card payments, money orders, certified checks, and other financial transactions.
- Obtain and process information needed to provide services such as account opening, savings programed, and bond purchases.
- Travelers' checks, foreign currency, and money orders are all available for purchase.
- Respond to client inquiries and fix any difficulties or anomalies with their accounts.

Customers should be informed about the many financial products and services that are available to meet their needs.

#### **Dispute Resolution Unit**

- Reviewed data on a daily, weekly, and monthly basis to identify waste drivers and increase overall quality by 13%.
- Through root cause identification, verification, and correction action phases, including preventative action, developed and led a cross-functional problem-solving team that accomplished 80 percent of the correction action.
- Increase the performance of existing products by 3% by developing a mechanism to check the quality of new products.

#### **Telemarketing Sales Officer Citi Bank Karachi Pakistan.**

**Oct 2005 to Oct 2013**

- Outbound telemarketing calls, sometimes known as "cold" calls, are used to aggressively contact potential and existing consumers.
- Inbound telemarketing calls are made in response to inbound product or service queries initiated by advertising or sales initiatives. Customers that have filled out an online interest form or are already familiar with the company are called "warm" calls.
- Lead generation is the process of gathering information about potential consumers' profiles, interests, and demographics.
- Telemarketing: A type of sales activity in which telemarketers are taught and attempt to clinch a deal over the phone.

## **Professional Skill**

Ms office (Word, Excel, PowerPoint, Access), Error Mistake proofing , Cooperate Quality Management system basic solving problem tools, Diploma in English Language and Diploma in MS Office.

## **References**

**Available Upon Request**

