

Sadam Hussain

Gulshan E Raheem Colony Bukera Road Tando Allahyar
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Objective

I seek challenging opportunities where I can fully use my skills for the success of the organization.

Experience

Field Risk Officer

03-April-2023 - Till To Date

Telenor Micro Finance Bank Limited

Department: Credit Risk

Duty Station: Tando Mohd Khan

Responsibilities:

As a verification officer, my primary responsibility is to verify loan applications to ensure that they meet the lending criteria of the microfinance bank. I am responsible for reviewing loan applications and carefully evaluating applicant's financial histories, their sources of income, and employment status as well as other relevant information to determine eligibility for loans.

I ensure that all the necessary documents are secure, in place, and up-to-date while resolving any discrepancies or inconsistencies in the application. I work along with other bank staff and loan officers, providing in-depth insight into the financial state of the applicant and determining the amount of risk the bank might be exposed to when lending.

I'm skilled in financial analysis and know how to manage risks by lowering the likelihood of borrowing from defaulters. Effective communication in an empathetic and respectful manner to applicants and staff, administrative capabilities, and being excellent at multitasking are some of my core competencies.

Overall, my role ensures that the Microfinance Bank continues to lend out loans while keeping the bank's risks at a minimum by assessing lending applications and guaranteeing prospective creditors are reliable and result-oriented.

Customer Relationship Officer

16-April-2018 - 30-June-2021

The FirstMicroFinanceBank Bank Limited

Department: Productive Business Lending

Duty Station: Tando Jam

Responsibilities:

Marketing of all FMFB's services to the poor segment of the area covered by the branch, Comply with approved policies and procedures, Ensure that the clients successfully and effectively utilize the services of FMFB,

Ensure that clients are retained with FMFB to allow FMFB to create an impact,

Communicate complete and accurate policies and procedure related to client contract with FMFB to the customer,

Ensure the complete monthly sales target of FMFB.

Prepare activity planner and planner reviews for marketing of all services.

Complete the relevant documentation and legal formalities, as per the product manual, pertaining to delivery of services.

Post correct and accurate entries of transactions in the Bank's approved software system.

Ensure that documentation is completed at every stage of the service delivery process,

Cross verify the details provided by the clients during credit appraisal.

Ensure discrepancies identified by the Internal Audit are rectified.

Ensure that clients comply with the FMFB service policy and procedures.

Participate in all Branch meetings.

Participate in all the individual meetings with the Team leader.

Education			
Course / Degree	School / University	Grade / Score	Year
B.A	University of Sindh Jamshoro	2nd Division	2016
Intermediate	Govt S M Degree Collage TAY	Grade C	2013
Matriculation	Govt S M High School TAY	Grade A	2011

Additional Information
Certificate One year English Type Writing & Short Hand Course from (STEVTA) at Govt. Institute of Business & Commercial Education Tando Allahyar. English Typing Speed 30 W.P.M & Short Hand Speed 80 W.P.M.

Computer Skills
MS Office (Word, Excel, PowerPoint) Software (Operation, Installation, Update & Maintenance.) Internet (Browsing, Emails, Chat and Downloads etc).

Management Skills
Time Management Decision-Making Target Achieving Motivation & Leadership Concentrate belief in team work Good listener Account Opening Banking Skills Branchless Banking Business Development Call Handling Skills Email Chat Support Skills Client Follow up Skills Complaint Management Customer Care Skills Customer Service Skills Data Entry Decision Maker Fast Learner Interpersonal Skills Marketing Skills Multi-Tasking Phone Banking Skills Record Keeping Relationship Building Reporting Skills Sales Skills Telephonic Operations.

Languages
English
Sindhi
Uerdu
Siraiki

References
Will be furnished upon request.