

Fakher Abbas (MBA)

Sales & Marketing Officer, Loan Officer and Cashier cum Customer and after sales Service Representative

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Why Fakher?

- Detail oriented, results-driven with +6 years' experience of Sales, Cashier and Customer & Aftersales Service Representative, Hire purchase officer and Banking Internship.
- As a cashier and customer service representative have honed my ability to engage with customers effectively, resolved issues promptly, and ensured a positive experience.
- Equipped with a strong understanding of market dynamics, strategic planning, and sales techniques.
- Assigned customer applications for hire purchase, including credit checks and financial evaluations.
- Prepared and explained hire purchase contracts to customers, ensuring they understand the terms and conditions.
- Skilled individual, able to resolve conflicts and overcome obstacles with ability for completion the tasks, attention to detail, organize & prioritize work effectively.

Educational Qualifications

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| • Masters of Business Administration in Banking & Finance | Virtual University of Pakistan |
| • Bachelors of Commerce | University of The Punjab, Pakistan |
| • High Secondary School Certificate | Bright Muslim College of Commerce, Pakistan |
| • Secondary School Certificate | Government High School, Pakistan |

PROFESSIONAL EXPERIENCE

Sales & Marketing Officer

June 2022 to July 2024

Friday Foods Company

- Analyzed targeted market and competition, crafting strategic engagements plans.
- Developed Strategies to penetrate new market Segment, analyzing customer needs.
- Coordinated and managed appointments, meetings, and follow up communications with clients.
- Researched the Relevant market and introduced the product.



Hire Purchase and Verifications Officer

December 2020 to October 2021

Pakistan Electronics PVT, LTD – Hafizabad, Pakistan



- Processed and hire purchase applications for electronics, determining customer eligibility through credit verification.
- Draft and explain hire purchase agreements, ensuring clarity on terms and conditions.
- Monitored payment schedules and follow up on overdue accounts to ensure compliance.
- Addressed customer inquiries and resolve issues related to hire purchase agreements, enhancing overall satisfaction.
- Collaborated with sales teams to facilitate smooth transactions and maintain accurate records in the company database.
- Find risks and suggest improvements to minimize financial exposure in the hire purchase process.

Cashier & Customer and Aftersales Service Representative

May 2017 to November 2020

Majid Al Futtaim Hypermarkets LLC – Diera City Centre, Dubai – Dalma Mall, Abu Dhabi

- Greeted customers and scanned goods while collecting payments via cash, credit, and debit cards.
- Resolved customer complaints, guided them, and provided relevant information.
- Issued receipts, processed refunds, and redeemed stamps and coupons.
- Managed data input for customer cases, maximizing consistency for continuous improvement.
- Achieved efficiency in regional customer service email and phone systems.
- Handled delivery reports regarding customer items and worked as an e-picker.
- Managed warranty claims, ensuring repairs or replacements adhered to warranty terms.



Apna Micro Finance Bank – Hafizabad, Punjab, Pakistan

- Develops loan applications by evaluating applicant information and documentation.
- Consults with clients about their lending needs to help them achieve their financial goals, including the collection and analysis of information about the client's financial situation.
- Meet with applicants to obtain information for loan application and answer questions about the process.
- Analyze applicant's financial status and property evaluations to determine feasibility of granting loans.
- Submit applications to credit department for verification and recommendation.
- Explain to customer's different types of loans and credit options that are available, as well as the terms of those services.
- Review loan agreement to ensure that they are completed and accurate to policy.
- After approved the file compute the payment schedule.

Six Week Banking Internship**November 2016 to December 2016****Askari Bank Limited – Hafizabad, Pakistan**

- Coordinated with diverse teams to understand different functions within the bank and contribute to group projects.
- Learned about current trends and best practices in industry, particularly in areas like risk management and compliance.
- Used this internship to clarify my career goals and explore various roles within the banking sector.
- Executed customer transactions, including deposits, withdrawals and checks.
- Maintained the customer's documents as per the manager instructions.

Positive Attributes

- Positive Attitude, Decision Making with Strategic Planning, Strong communication.
- Quick and smart learner, passion for continuous learning.
- Proactive work approach under minimum supervision and aspirant cross functional team work.
- Creative thinking with great diversity to get into any type of working environment.
- English - Fluent in verbal and written, Arabic - Beginner, Urdu - Native Language.

AWARDS

Awarded as Best Cashier & Customer Appreciation from Carrefour Hypermarket LLC

August 2017 & September 2017**PERSONAL INFORMATION****Date of Birth/ Age**24th September 1989/ 34 Years**Nationality**

Pakistan

Visa status

Transferable

Availability

Immediately

Health

Excellent