

# ASAD ALI

Loan officer-5 years plus exp.in banking, and 3 years experience, store in-charge Pepsico. .

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Contact: Cell- +971502858401, Email – [asaddubai53@gmail.com](mailto:asaddubai53@gmail.com)

## KEY SKILLS

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- analysis and risk assessment, financial analysis and interpretation, interest rate structure knowledge;
- Loan origination and processing software proficiency, Debt to income and loan to value calculation, customer relationship management, advance excel and financial;
- Store incharge, **leadership, communication, customer services, organizational skill, problem solving skill, team leader skill, product knowledge, and relevant education and experience;**

## PROFESSIONAL EXPERIENCE

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### HBL MICRO FINANCE BANK

**Designation:** LOAN OFFICER

**Period:** 2017 to 2023

**HBL MICRO FINANCE BANK** is a Pakistani microfinance bank, hbl mfb operate over 200 branches all over in Pakistan, it is one of the oldest microfinance bank in the country with its roots in the credit and saving of the agha khan rural support program (AKRSP);

#### **Key responsibilities:**

- Evaluate credit worthiness by processing loan application and documentation with specified limits, meet with loan applicants to identify their needs and collect information for loan application.
- Interview applicant to determine financial eligibility and feasibility of granting loan, analyze active loan files on a regular basis and recommend solution to speed up the loan process.
- Determine all applicable ratios and metrics and set up debt payment plans, complete loan contract and teach clients on policies and regulations.
- Communication with clients either to request or to provide information, interview applicant to define financial eligibility and establish debt payment plans.
- Justify decisions (approval/rejection) and report on them. Monitor and update account record, complete loan contract and counsel client on policies and restrictions.
- Update job knowledge on types of loan and other financial services.
- Assess customer needs, explore all options and introduce different types of loan, develop referral network, suggest alternative channels and cross sell products and services to accomplish quotas.
- Go to “extra mile” to build trust relationship, customer loyalty and satisfaction throughout the underwriting

### SHAMIM & COMPANY (PEPSICO)

**Designation:** Store in charge

**Period:** 2014 to 2017

**Shamim Group** Shamim & group private limited was incorporated in Pakistan in the year 1967 it is franchise of pepsi-cola international trade in carbonated soft drinks. Mr. Allah Nawaz Khan Tareen was founder of concern. Production operation was started in 1968 and additionally it was known as 7-up factory.

**Key responsibilities:**

- Manage store operational requirement by scheduling and assigning employees. Recruit, select, orient and train employees.
- Maintain results by coaching, counseling and disciplining employees. Prepare annual budget, schedule expenditure, analyze variances and initiate corrective action. Identify current and future customer requirement by establishing rapport with potential and existing customer.
- Ensure availability of merchandise and marketing products in store. Secure merchandise by implementing security system and measure. Protect employees and customers by providing a safe and clean store environment.
- Maintain the stability and reputation of the store by complying with legal requirement.
- Provide training to improve the knowledge base of the staff and cross training method to maintain productivity when employees are absent.
- Manage stock level and make key decisions about inventory control.
- Update colleagues on business performance, new initiatives, and other pertinent issues. Initiate changes to improve the business.

**Qualifications:**

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**Graduation ( B.Com ) Bachelor of Commerce (Accounts, Finance and Audit)**

- \* Bahauddin Zakaria University (B.Z.U) Multan, Pakistan.

**Intermediate ( D.Com ) Diploma of Commerce (Commerce and Banking)**

- \* Bahauddin Zakaria University (B.Z.U) Multan, Pakistan.

**Languages**

- \* English, Urdu, Hindi,