

## SHAHINA FAISAL

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### Profile

- Well-qualified result oriented Banking professional with 8 years of experience in Retail banking in UAE.
- Team Player with managing and supervisory ability. Highly motivated towards achieving goals.
- Proactive, flexible and result oriented. Excellent communication, organizing and leadership skills
- Strong interpersonal skills, proven ability to work well with individual at all levels.
- Proven ability to lead successful teams.
- Self motivated, successful in promoting effective working relationship

### Work experience in U.A.E

#### Dubai Islamic Bank

Designation: Sales Officer

Department: Personal Loan & credit cards

Duration : June, 2013 to April, 2018

#### Job Responsibilities

- Maintaining good relationships with key organizations and their employees.
- Working within policies, procedures and product lending parameters and to provide quality service.
- Responsible for monthly targets and achievements in volumes for Personal Loan as well as Credits cards and new current accounts.
- Ensured complete documentation & improved service level as per required standards, KYC policy, AML guidelines, well served with Credit Policy
- Attend to walk in, prospective and existing customers
- Implementing sales plans to achieve the maximum results from the sales strategies developed for the entire month to ensure successful completion of the action plans.
- Verification of all the credit card documents sent by the customer before submission to minimize rejection ratio and give boost to the approval ratio.
- Security checks to make sure that the customers do not exceed the standard DBRs and any fraudulent applications.
- Fast approvals to make sure that the customers get top notch service and they do not have to wait for a long time in order to get an approval.

## Standard Chartered Bank

**Designation:** Relationship Officer  
**Department:** Personal Finance  
**Duration :** Mar 2010 to May 2013.

### **Job Responsibilities:**

- Generating new business through presentation of bank products to customers and checking Credit worthiness of the customers for loan and other credit facilities.
- Maintaining good relationships with key organizations and their employees.
- Working within policies, procedures and product lending parameters and to provide quality service.
- Providing regular market feedback as well as inputs for formulations of sales strategy.
- Responsible for verifying, analyzing and evaluating all documents on behalf of the bank to avoid delinquency.
- Responsible to coordinate with credit department to get the approval on time in order to serve the customer more effectively and efficiently.
- Planned successful marketing and sales strategies targeting and developing new customers.
- Responsible for monthly targets and achievements in volumes for Personal Loan as well as Credits cards and new current accounts.
- Ensured complete documentation & improved service level as per required standards, KYC policy, AML guidelines, well served with Credit Policy
- Attend to walk in, prospective and existing customers for their all requirements efficiently and professionally.

## Work experience in PAKISTAN

## Standard Chartard Bank

**Designation:** Customer Relationship Officer (PAKISTAN)  
**Department:** Balance Transfer Facility  
**Duration :** April 2007 to Mar 2009

### **Job Responsibilities:**

- Monitoring and rehabilitation of delinquent and over-limit accounts and minimize delinquent accounts and contain flow through to the next cycle.
- Resourcefulness in securing promises to pay.
- Review and recommend enhancement to improve current work flow/processes to minimize manual input to increase operational efficiency.
- To create a professional and friendly environment providing fast, flexible and efficient service to our customers

## **EDUCATION**

Degree	Institute	Section
B.com	Punjab University Lahore of Pakistan	2004
Intermediate	GOVT Girls College vahari of Pakistan	2002
MATRIC(SCIENCE)	Punjab public high vehari of Pakistan	1998

## **CERIFICATIONS**

Sales Management	2007 to 2009	Standard Chartard Bank
Sales Management	2013 to 2018	Dubai Islamic Bank

## **PERSONAL AND TECHNICAL SKILLS**

- Strong communication and presentation skills.
- Good Leadership and Team coordination skills.
- Willing to take responsibility and accept challenges.
- Computing: Windows XP, CorelDraw, MS Excel, MS Word, Net browsing

## **PERSONAL INFORMATION**

Husband Name : FAISAL NAEEM  
Date of birth : 06-APRIL-1984  
Marital Status : Married  
Nationality : Pakistani  
Driving License : Valid DUABI Driving License is Available  
Visa status : Sponsor ( Husband visa )

**References will be provided if needed**