



## Syed Tajammal Hussain Naqvi

Building No 2941 -Street Thaqif  
- District Az Zuhur Unit No 25 Zip  
Code 19248 Additional No 8974 King  
Abdul Aziz Road Near Al Rajhi Bank  
& Arabian Oud Opposite NCB  
Bank Al Quway'iyah K.S.A.  
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### Professional Objective

To find a challenging position to meet my competencies, capabilities, skills, education and experience.

### Working Experience

#### 1. Al Tayyar Poly Clinic Centre- Al Quwaiyah

I joined this organization in December, 24, 2019 as Insurance Officer. After completing the one year successfully I am promoted as Insurance Manager. Currently I am performing diversified assignments which are as follow:

#### Major Responsibilities & Assigned Tasks being Insurance Officer & Insurance Manager

Perform comprehensive knowledge of insurance operations and checks of all the key segments. The environment carried almost every facilitative product currently known to medical insurance. Few of the materiality focused areas are follows:

- Making Income and business reports.
- Resolve the rejections reasons of the claims.
- Making new contracts with insurance companies.
- Manage insurance accounts and reconciliation.
- Prescreening of claims.
- Record keeping.
- Manager approvals from insurance companies.
- Follow ups for claims and recoveries.
- Coordinate with the Govt. authorities regarding the new polices implementation within the organization.
- Directly report to General Manager.
- Manage the team members.
- Making business plans and polices to enhance the insurance business.
- Business analysis on monthly basis.
- Visits of Insurance Companies.
- Approach the target markets and stakeholders.
- Achieve monthly recovery targets.
- Attend meetings and trainings to enhance the business.
- Provide the product knowledge to internal and external stakeholders.
- Arrange meetings with companies to enhance target market.
- Participate in insurance sales promotions activities.
- Build professional relations with stakeholders.
- Provide assistance to the related departments i.e., accounts, Operations, medical staff etc.
- Provide customer services support.
- Resolve customer queries and problems related to product.
- Making commission reports for the staff.
- Share sales promoting ideas and suggestions to the seniors and line manager.
- Any task/target given by management.

## **2. Meezan Bank Limited**

I joined the bank in May, 13, 2019 as Relationship Manager & Branch Coordinator in House Finance Department. And resigned from the bank in November, 28, 2019. I performed diversified assignments.

### **Major Responsibilities & Assigned Tasks being Relationship Manager Home Musharkah**

Perform comprehensive knowledge credit & sales checks of all the key segments of house finance. The environment carried almost every facilitative product currently known to consumer banking industry. Few of the materiality focused areas are follows:

- Making Sales Call reports.
- Directly report to Regional Sales Manager
- Visits of Branches on daily basis.
- Approach the target markets and stakeholders.
- Achieve monthly sales targets.
- Attend sales meetings and trainings to enhance the sales.
- Cold calling to new and existing customers.
- Provide the product knowledge to internal and external stakeholders.
- Arrange meetings with companies to enhance target market and sales volume.
- Participate in sales promotions activities.
- Build professional relations with stakeholders.
- Provide assistance to the related departments i.e., CIU, CAD, Operations etc.
- Provide customer services support.
- Provide detailed product knowledge to the customer.
- Resolve customer queries and problems related to product.
- Daily visits to the property dealers, housing societies and offices, LDA, DHA etc.
- Share sales promoting ideas and suggestions to the seniors and line manager.
- Any task/target given by management.

### **Major Responsibilities & Assigned Tasks being Branch Coordinator.**

- Resolve the issues regarding property with the coordination of lawyers, sales team and external stakeholders.
- Making the complete file and get approval from authorities.
- Review the property documents.
- Coordinate with Credit Initiation Unit (CIU)
- Disbursement of cases.
- Directly reporting to Head of Consumer Finance and NSM.
- Prescreening of cases.
- Coordinate with verification department
- Coordinate with lawyers for legal opinion, and legal affairs of cases
- Coordinate with income estimation and property evaluation department
- Maintain all records regarding cases
- Coordinate with Credit Assessment Department (CAD)
- Coordinate with sales team
- Calculate the income of the applicant after review the case.
- Calculate debt burden ratio, according to the data check and Electronic Credit Information Bureau (Ecib).
- Telephonically verify the all provided documents.
- Resolve the discrepancies related to product.
- Provide product knowledge to external stakeholders.
- Coordinate with Fraud and Risk Management Unit
- Coordinate with external agencies.
- Attend and arrange credit meetings with customers.
- Arrange external verifications with coordination of verification agencies.
- Analyze the cases and assigning limit as per policy.

### **3. Bank Alfalah Limited-Islamic**

I joined the bank in November, 01, 2016 as Officer Home Musharkah (TPC) in House Finance Department. In November, 08, 2017 I got promotion and start my new role as Relationship Manager- Home Musharkah and resigned dated as April, 30, 2019. I was performing diversified assignments.

#### **Major Responsibilities & Assigned Tasks being Relationship Manager Home Musharkah**

Perform comprehensive knowledge credit & sales checks of all the key segments of house finance. The environment carried almost every facilitative product currently known to consumer banking industry. Few of the materiality focused areas are follows:

- Making Sales Call reports.
- Directly report to Regional Sales Manager
- Visits of Branches on daily basis.
- Approach the target markets and stakeholders.
- Achieve monthly sales targets.
- Attend sales meetings and trainings to enhance the sales.
- Cold calling to new and existing customers.
- Provide the product knowledge to internal and external stakeholders.
- Arrange meetings with companies to enhance target market and sales volume.
- Participate in sales promotions activities.
- Build professional relations with stakeholders.
- Provide assistance to the related departments i.e. CIU, CAD, Operations etc.
- Provide customer services support.
- Provide detailed product knowledge to the customer.
- Resolve customer queries and problems related to product.
- Daily visits to the property dealers, housing societies and offices, LDA, DHA etc.
- Share sales promoting ideas and suggestions to the seniors and line manager.
- Client visits
- Maintain the visit reports and record.
- Any task/target given by management.

#### **Major Responsibilities & Assigned Tasks being Officer Home Musharkah**

- Resolve the issues regarding property with the coordination of lawyers, sales team and external stakeholders.
- Making the complete file and get approval from authorities.
- Review the property documents.
- Coordinate with Credit Initiation Unit (CIU)
- Disbursement of cases.
- Directly reporting to Head of Consumer Finance and NSM.
- Prescreening of cases (North, South & Lahore)
- Coordinate with verification department
- Coordinate with lawyers for legal opinion, and legal affairs of cases
- Coordinate with income estimation and property evaluation department
- Maintain all records regarding cases
- Coordinate with Credit Assessment Department (CAD)
- Coordinate with sales team
- Calculate the income of the applicant after review the case.
- Calculate debt burden ratio, according to the data check and Ecib.
- Telephonically verify the all provided documents.
- Resolve the discrepancies related to product.
- Provide product knowledge to external stakeholders.
- Coordinate with Fraud and Risk Management Unit
- Coordinate with external agencies.
- Attend and arrange credit meetings with customers.

- Arrange external verifications with coordination of verification agencies.
- Analyze the cases and assigning limit as per policy.

#### **4. Meezan Bank Limited**

I joined the bank in September, 14 2015 to October, 31, 2016 as Credit Officer in House Finance Department. Since then I was performing following role as Credit Officer.

#### **Major Responsibilities & Assigned Tasks**

Perform comprehensive credit checks of all the key segments of house finance. The environment carried almost every facilitative product currently known to consumer banking industry. Few of the materiality focused areas are follows:

- Prescreening of cases
- Coordinate with verification department
- Coordinate with lawyers for legal opinion, and legal affairs of cases
- Coordinate with income estimation and property evaluation department
- Maintain all records regarding cases
- Coordinate with CAD
- Coordinate with sales team
- Calculate the income of the applicant after review the case.
- Calculate debt burden ratio, according to the data check and Ecib.
- Telephonically verify the all provided documents.
- Resolve the discrepancies related to product.
- Provide product knowledge to external stakeholders.
- Coordinate with Fraud and Risk Management Unit
- Coordinate with external agencies.
- Attend and arrange credit meetings with customers.
- Arrange external verifications with coordination of verification agencies.

#### **5. MCB Bank Limited (TPC)**

I joined the bank from 2<sup>nd</sup> September 2013 to 10<sup>th</sup> September 2015 as Sales Processor in Credit Card Department. Perform comprehensive credit checks of all the key segments of Credit Card Depart. The environment carried almost every facilitative product; the materiality focused areas are follows:

- Directly report to sales manager and regional sales manager.
- Pre-screening of files and analysis of application credibility and profile.
- Work as a bridge between sales team and analysts for discrepancy resolution, reporting to concerned station.
- Coordinate with internal stake holder's operation and external stake holders for fast and smooth processing of the case.
- Internal Verification by making personal call to the customer.
- Prepare daily and weekly sales report.
- Maintain all records related to sales performance.
- Team leading
- Task Achieving related to sales
- To get the required approvals from higher management.

Qualification	Institution	Year
MBA (Marketing)	COMSATS Institute of Information Technology Lahore Pakistan	2012

#### Professional Skills

- Good communication & interpersonal skills.
- Proficient in English, Urdu, Basic communication of Arabic.
- Excellent influencing, negotiating & communication skill.
- M.S Office and accounting software like Oracle, Temenos (T24) e-care, i-care etc.
- Vast Knowledge of Consumer Banking (Secured and Unsecured)
- Knowledge of Medical Insurance
- Sales and Marketing
- Team Work & Management.
- Policy Making
- Customer Relationship
- Analytical Skill
- Problem Solving
- Work Under Pressure

#### Achievements & Certificates

- Best Performance Award for Coordination & Support.
- Islamic Banking Home Musharkah Training Certificate.

#### Personal Details

Father's Name: Syed Afzaal Hussain  
 Date of Birth: 1<sup>st</sup> April 1990  
 Marital Status: Single  
 Nationality: Pakistani  
 Iqama No: 2485162388  
 Passport No: AM9397853  
 Pakistan Residence Address: Village No 31/11-L P.O Box Khas Tehsil Chichawatni District Sahiwal Pakistan

#### Reference

**To be furnished on request.**