

USMAN KHALID

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PROFILE

Results-oriented Corporate professional with extensive experience of more than 10 year of working in different departments like operations, sales, admin in banking industry. Having 18 years of educational background. Proven track record in Sales, Customer Service, and ensuring client satisfaction. Skilled in operations, and maintaining effective communication. Additionally, experience in Portfolio Management, employee relations, audit, and compliance. Strong relationship-building skills with a focus on customer satisfaction and a comprehensive understanding of corporate functions. Committed to driving organizational success through innovative solutions and fostering positive work environments.

EDUCATION

Master of Business Administration (3.83 CGPA)

August 2014 to September 2016

Specialized in HRM

Preston University Islamabad, PK

Bachelor of Business Administration (3.38 CGPA)

September 2009 to September 2013

Specialized in Marketing

FUUAST Islamabad, PK

WORK EXPERIENCE

Area Sales Manager

Mar 2026 – Still Working

Dubai Islamic Bank Ltd

- Driving regional business volumes and achieving sales targets for secured (auto/mortgage) and unsecured (personal loans/credit cards) banking products.
- Supervising sales teams (Branch Sales Officers) and leading, motivating, and training them to achieve KPIs.
- Identifying new market opportunities and building strong relationships with new and existing clients.
- Analyzing market trends and developing strategies to maximize revenue and increase market share in the assigned area.
- Ensuring all sales activities adhere to internal bank policies and State Bank of Pakistan (SBP) regulations.
- Preparing and submitting sales reports to senior management on daily, weekly, and monthly basis.

Premier Relationship Manager

Aug 2024 – Mar 2026

Alfalah Islamic Bank Ltd

- As a Premier Relationship Manager at Alfalah Islamic Bank Ltd, my primary responsibility will be managing high worth client relationships and facilitating financial solutions within the banking sector.
- In this role I have to maintain portfolio and generate Deposit from existing and new customers. All works related to daily operation and admin
- I will proactively engage with potential customers, assess their financial needs, and provide them with suitable consumer finance products and services from Alfalah Islamic Bank.
- Building and nurturing long-term relationships with clients is key, ensuring personalized assistance and maintaining high levels of customer satisfaction.

- In this role, i will act as a trusted advisor, guiding customers through the banking process, explaining terms and conditions, and promptly addressing any inquiries they may have.
- Conducting comprehensive assessments is a vital aspect of your role, where you'll evaluate the financial viability of applicants and make informed lending decisions that align with Faysal Bank's policies.
- Collaboration with internal teams is essential to ensure the smooth processing of loans, timely disbursement, and adherence to regulatory requirements.
- Regularly monitoring portfolios is part of my responsibilities, proactively identifying and addressing potential risks or delinquencies to uphold Bank's standards.

Senior Relationship Manager

Mar 2024 – Aug 2024

Faysal Bank Ltd

- As a Senior Relationship Manager at Faysal Bank Ltd, your primary responsibility will be managing client relationships and facilitating financial solutions within the banking sector.
- In this role I have to maintain portfolio and generate Deposit from existing and new customers
- You will proactively engage with potential customers, assess their financial needs, and provide them with suitable consumer finance products and services from Faysal Bank.
- Building and nurturing long-term relationships with clients is key, ensuring personalized assistance and maintaining high levels of customer satisfaction.
- In this role, you will act as a trusted advisor, guiding customers through the banking process, explaining terms and conditions, and promptly addressing any inquiries they may have.
- Conducting comprehensive assessments is a vital aspect of your role, where you'll evaluate the financial viability of applicants and make informed lending decisions that align with Faysal Bank's policies.
- Collaboration with internal teams is essential to ensure the smooth processing of loans, timely disbursement, and adherence to regulatory requirements.
- Regularly monitoring portfolios is part of your responsibilities, proactively identifying and addressing potential risks or delinquencies to uphold Bank's standards.
- You will be expected to meet sales targets and contribute to the growth of Bank's Retail and corporate department through effective lead generation and cross-selling of our financial products.

Personal Banking Manager

Feb 2021 – Mar 2024

BankIslami Pakistan Ltd

- As a Personal Banking Manager at BankIslami Pak Ltd, your primary responsibility will be managing client relationships and facilitating financial solutions within the banking sector.
- In this role I have to maintain portfolio and generate Deposit from existing and new customers
- You will proactively engage with potential customers, assess their financial needs, and provide them with suitable consumer finance products and services from BankIslami.
- Building and nurturing long-term relationships with clients is key, ensuring personalized assistance and maintaining high levels of customer satisfaction.
- In this role, you will act as a trusted advisor, guiding customers through the banking process, explaining terms and conditions, and promptly addressing any inquiries they may have.
- Conducting comprehensive assessments is a vital aspect of your role, where you'll evaluate the financial viability of applicants and make informed lending decisions that align with Bank's policies.
- Collaboration with internal teams is essential to ensure the smooth processing of loans, timely disbursement, and adherence to regulatory requirements.
- Regularly monitoring portfolios is part of your responsibilities, proactively identifying and addressing potential risks or delinquencies to uphold Bank's standards.
- You will be expected to meet sales targets and contribute to the growth of Bank's Retail and corporate department through effective lead generation and cross-selling of our financial products.

Operation Manager

BankIslami Pak Ltd

Dec 2019 – Jan 2021

- Operation Manager with expertise in managing operation functions for branch banking.
- Responsible for implementing and executing, policies, procedures, and initiatives to ensure compliance and support organizational objectives.
- Proactively handle Operations, audit, and admin, ensuring the acquisition of talented individuals to meet staffing requirements.
- Effectively manage employee relations, addressing and resolving conflicts, and promoting a positive work environment.
- Develop and deliver training programs to enhance employee skills and foster professional growth.
- Maintain accurate employee records, payroll administration, and compliance.
- Collaborate with branch managers and department heads to identify staffing needs, succession planning, and performance management

Customer Service Executive

BankIslami Pak Ltd

Mar 2017 – Nov 2019

- Counter Supervision and transaction monitoring.
- Timely process of remittance and cash transaction.
- Account opening supervision and scrutiny.
- Maintaining record for audit
- Reporting of all MIS based to head office and SBP.
- Preparing MIS for accounts.
- Customer service and floor management.

Customer Service Officer

BankIslami Pak Ltd

Dec 2013 – Feb 2017

- Cash handling and transaction process.
- Timely process of remittance and cash transaction.
- Account opening and scrutiny.
- Maintaining record for CHQ books and ATM
- Operation tasks
- Preparing MIS for accounts.
- Customer service and floor management.

CERTIFICATION

National Financial Literacy Program-(Field trainer)

State Bank of Pakistan

Dec 2023

Women Financial Literacy Program (Mishal Program)

State Bank of Pakistan/BIPL

Jan 2022

SKILLS

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|---------------------------|------------------|
| • Team Management | • Communication |
| • Problem Solving | • Advance Search |
| • Time Management | • MS Office |
| • Organizational planning | • Leadership |