



SHAGUFTA PERVEEN

+971-56 2283 736

perveershagufta01@gmail.com

https://www.linkedin.com/in/shagufta-perveen-0359aa68?trk=nav_responsive_tab_profile_pic

Objective

To pursue a challenging career in financial sector with growth oriented organization that offers opportunity for personal growth and career development in a profession-working environment.

Achievements

- Strategically restructured financial reporting process with implementation of discrete reporting on Markup servicing, Utilization and recoveries of landed portfolio.
- Introduce new financial reporting to control NPL customer wise and report their recoveries monthly to GM and GH sales.
- Achieve yearly lending portfolio as well as annual growth targets in the 2nd quarter of financial year.

Core Competencies

- Credit and Financial Analysis
- Financial Management and reporting
- Credit Portfolio Management
- International Banking /Trade finance
- Regulatory Compliance
- Efficiency Improvements
- Branch Banking Operations

Experience

▪ **Sales and service officer (May 2015 - Present)**

U.A.E Exchange Co L.L.C, U.A.E.

U.A.E Exchange is a leading and trusted global money transfer and foreign exchange brand, with over 7.9 million customers , more than 750 direct offices in 32 countries across 5 continents having correspondent banking relationship with over 150 global banks.

Responsibilities

- Remittances of funds for required correspondent banks.
- Foreign currencies exchange.
- Online payments through flash services.
- Corporate accounts opening and their maintenance.
- Companies salaries payments through WPS.
- Nonresidents account opening in their native countries.

▪ **Credit Portfolio Manager (Jun 2012 - Nov 2014)**

United Bank Limited, Karachi, Pakistan.

United Bank Limited with credit rating of AA+ and a customer base of over 3.5 million customer, deposit more than Rs. 600 billion and advances amounting to more than Rs. 400 billion is at the forefront of the banking and financial services in Pakistan.

Responsibilities

- Review credit proposals, limit assessment and their ratification.
- Review and analyses portfolio fortnightly and performance month on month.
- Identify problematic accounts and delinquent accounts.
- Maintain reporting on markup servicing and utilization of limits quarterly.
- Maintain NPL reporting and their recoveries.