**Resume of Irshaad Alladin**

**Mobile:** +27 82 218 8967 **Address:** North Beach, Durban, willing to relocate

**Nationality:** South African **Drivers License**: Yes

**Email:** [Irshaada1@gmail.com](mailto:Irshaada1@gmail.com)

**Skills**

Home loan Sales/Advisory Analytical/Problem solving skills

Banking Microsoft office

Customer service Basic/Intermediate MS Excel

Credit analysis Basic MS SQL

Client retention Java (Informatics 1A)

**Career History**

**SA Homeloans**

**Position: Product support engineer (First line)**

**Duration: July 2020 to present**

**Job Description:**

* Providing first line technical support to all staff

**Position: Client Services On boarding Consultant**

**Duration: July 2017 to June 2020**

**Job Description:**

* Fulfil team leader duties (2IC)
* Recruit and Interviewing new staff
* Introduce newly registered clients to SA Home Loans and confirming pertinent details
* Discuss with and gain commitment from newly registered clients to SA Home Loans, to implementing the Stop Order.
* Update business systems accurately
* Liaise with management for escalations
* Assisting clients with general queries
* Complete Client Surveys, alternatively e-mail surveys if clients are not able to complete it on the call.
* Follow up on accounts with outstanding stop orders
* Follow-up with relevant government departments to ensure that stop orders requests by SA Home Loan clients are actioned.
* Analyse findings and provide report feedback to stakeholders
* Assist with collating and compiling management reports
* Assist with system testing

**Abu Dhabi Finance**

**Position: Mortgage Sales advisor**

**Duration: January to May 2017**

**Job Description:**

* Establish and maintain strong relationships primarily with Real Estate Developers, Brokers and clients. Initiate, formulate, and implement business strategies to grow the Mortgage Finance business of IF with the aim to provide operational and service delivery to achieved prescribed levels of customer satisfaction.
* Keeping up to date with the current market and law and working closely with your clients
* Meeting and Exceeding targets
* Weekly presentations to board members
* Identifying sales opportunities in new markets, designing & developing financial and mortgage strategies that tailored to benefit the local markets, while staying true to the global brand strategies.
* Contacting clients and setting up meetings, either within an office environment or in clients' homes or business premises; conducting in-depth reviews of clients’ financial circumstances, current provision and future aims.
* Preparing adequate and complete supporting documentation for submission to the Finance division to ensure accurate, timely remittances

**Nedbank Ltd – South Africa**

**Position: Desktop Property valuer**

**Duration: March 2015 – July 2015**

**Job Description:**

* Capturing of Valuations
* Timeously request and assess Desktop Valuations or request Physical valuations where a stipulated criterion is not met, in order to determine a fair market value for the property Comply to risk and compliance measures, ensuring the bank and customer protected against financial loss
* Manage customer expectations and customer experience
* To meet daily targets of assessing properties and capturing details.
* Liaise with Physical valuers, clients and consultants where necessary.
* To adhere to existing work practices, methods, procedures, attend regular and relevant training and development activities. Respond positively to new and alternative systems.
* Evaluate data and analysis information supplied

**Position: Mortgage Sales consultant**

**Duration: July 2009 – February 2015**

**Job Description:**

* Advising and educating clients on the home-buying process from start to end.
* Assess client’s credit information, financial history and current financial status, exposure and affordability.
* Educating the clients on the legal aspects of the loan as well as the payment terms and clauses to them.
* Offering clients the different mortgage options and advising them on the most suitable option.
* Helping the customer complete the mortgage application.
* Liaising directly with the Processing Centre, Valuations department.
* Appealing applications to Head of Credit if required
* As a Property Consultant I had to also actively source new business and to develop and maintain existing clients.
* Converting leads into sales
* Cold Calling for prospective clients
* Convincing prospective clients that your financial intuition is the right one to handle their sale.
* Achieving and maintaining monthly sales targets, providing amazing customer service and dealing with Estate agents, Developers in regards to sales off plans, Valuers.
* On-going timely liaison with other departments and external parties such as the client, Real Estate Agencies and Developers
* Keeping up to date with new mortgage products, policies, compliance, procedures and the competitors. Maintaining existing relationships and building new relationships

**SA Homeloans**

**Position: Mortgage Sales consultant**

**Duration: June 2007 – June 2009**

**Job Description:**

* Advising and educating clients on the home-buying process from start to end.
* Assess client’s credit information, financial history and current financial status, exposure and affordability.
* Educating the clients on the legal aspects of the loan as well as the payment terms and clauses to them.
* Offering clients the different mortgage options and advising them on the most suitable option.
* Helping the customer complete the mortgage application.
* Providing excellent customer service by keeping the customer updated on progress of finance application every step of the way.
* Providing professional advice to customer on all options available thereby enabling customer to make a better qualified decision.
* Dealing with Developers, Real Estate Agents and Mortgage originators.
* As a Property Consultant I had to also actively source new business and to develop and maintain existing clients.
* Achieving and maintaining monthly sales targets
* Cold Calling
* Transferring leads into sales
* Convincing prospective clients that your financial institution is the right one to handle their sale.
* Liaising directly with credit, senior managers and Directors

**Position: Retention/Customer service consultant**

**Duration: February 2005 – May 2007**

**Job Description:**

* Retaining existing business
* Establishing reasons for clients wanting to cancel bonds and being pro-active in retaining business.
* Deliver amazing service and being attentive to clients’ needs in order to retain business.
* Achieve and maintain sales retention target.
* Liaising directly with credit. Vetting of applications.
* Liaising with higher management of trends in the market place such that business decisions and processes with the whole company may be reviewed.
* Processing Further loan and re-advance applications.
* Handling of queries in regards to further loan / Re-advance applications.

**Education**

1. **BCOM Information Systems and Business Management.** 1st year. (Statement of results attached)

Institution – Mancosa

1. **Diploma in E-Commerce**

Institution - University of Natal Management Studies Centre

1. **Certificate in Banking Advice Service**

Institution - MilPark business school

1. **RE 5**

Institution - MilPark Business School

1. **Grade 12**

Tongaat Secondary School – December 1999

**Other Certificates**

Basics of Python

Basic / Intermediate Microsoft excel

SA Homeloans CEO Incentive award - Best Retention consultant 2007

First Aid

**References**

Available on request