

Mohammed Imran Khan, MBA

Credit Analyst | Business Development | Underwriting | Sales | Customer Service

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Professional Experience

Summary

An astute professional bringing over 11+ years of experience across diverse industries at both national and international level. Handled challenging roles related to Financial Services, Business Development and Customer Service.

Core Competencies

Financial Analysis	Risk Analysis
Customer Service	Client Relations
Presentation Skills	Underwriting
Credit Evaluation	Asset Financing
Team – Training & Management	
Business Development	
Inter Personal Skills	

Education Summary

Master's in Business Administration
(Finance) – Sikkim Manipal University

Bachelor's in Commerce (Computers)
– Osmania University

CREDIT ANALYST at Gulf Finance Co, Saudi Arabia

June 2013 – Sept 2017

- **Business Development**
Researched the market for identifying new business opportunities.
Approached prospective clients via networking, suppliers and through existing customers.
Formulated leasing transactions as per business & client requirement.
- **Credit Analysis**
Accurately and efficiently evaluated financial spreads utilizing Microsoft Moody's (Risk Analyst System) & Bank Statement Analysis.
Conducted background verification of the client (Business & Individual) in the form of SIMAH report and provided assistance in compliance process.
Prepared Credit Application for asset based financing (direct lease, Sale & leaseback) in compliance with regulatory requirements, comparison with industry norms, financial statement analysis and adherence with company's credit policy.
Determined degree of risk involved in granting credit by highlighting risk & mitigant.
Liaised between Clients – Suppliers – Finance Department – Operations Department to cultivate prompt result for the client.
- **Operations**
KYC / KYB documentation and Customer account updated in Flex cube (Financial Lease system).
Assured file is completed prior to booking the transaction.
Supported branch as an Operations Coordinator.
- **Reporting**
Prepared miscellaneous reports from time to time as per Management's requirement such as Credit Watch List, Sales Pipeline, Booking Reports & Security Noting Report etc.

Key Attainment

- Annually processed Credit Applications worth SR 85 Million since associated with GFC.
- Awarded with "Taqdeer Award" for supporting Credit Department based in UAE for processing SME cases.
- Trained sub-ordinates on Moody's, Flex Cube and MS – CRM.

Technical Expertise

Oracle 10g - Database Administrator

Individual Database Course – Oracle 8i, Oracle 9i, Oracle 11i (Financial)

Diploma in Accounting (Tally, Tally ERP, Wings, Focus and Dec-Easy)

Diploma in Computer Application (MS – Word, MS – Excel, MS – Power point, MS – Access)

Other Trainings

Fair Credit Opportunity Act (F.C.R.A.)

Equal Credit Opportunity Act (E.C.O.A.)

Financial Crime – Middle East

OSHO Training – Fire & Safety

Fighting Fraud



Personal Details

Date of Birth – **12th Sept 1984**

Languages Known – **English, Hindi & Arabic (Intermediate Level)**

Marital Status – **Married**

Visa Status – **Transferable**

Passport Details – **K9099063 (Valid till 12/2025)**

Driving License – **Valid**

Notice Period - **Available**

COMMERCIAL UNDERWRITER at GE Capital, India

July 2007 – Feb 2013

- **Credit Applications**

Processed Credit applications over the phone for GE Money Bank Customers through the USA based retailers like Lowe's, SAMS Club, Walmart, and JC Penny.

Generated and analyzed Credit Bureau Report such as Equifax, Experian, Trans Union and D&B to base the decision along with following credit matrix.

- **Credit Limit Increase**

Reviewed request for credit limit enhancement for existing customers up to maximum approving authority of \$500,000 (Approximately SR 1.8 Million).

Performed Financial Analysis for the commercial clients along with Credit report review to base the decision. Whereas, for individual customers, increase done based on Credit Scores and Payment History.

- **Customer Service**

Handled customers efficiently in the situation of rejecting their request for Credit Limit increase.

Notified clients through letters in case of counter offer or decline of limit.

- **Team Management**

Handled a team of 20 members as a designated supervisor on the floor especially in cases related to client escalations

Key Attainment

- Promoted from a Process Associate to a Process Developer.
- 1st Employee from India to head "Large Deal Underwriting" group.
- Attended workshops related to Time Management, Enhancing Customer Experience.
- Achieved High – 5 Award as recognition towards providing excellent customer service, handling customer grievances.
- Awarded with "Outstanding Contributor – Large Deal Underwriter".

SALES & CUSTOMER SERVICE ASSOCIATE at AEGIS BPO, India

Dec 2005 – Jan 2007

- Promoted Online Education programs for Ashworth College and James Madison High School based in Atlanta, Georgia.
- Represented client as Sales Representative / Counselor.
- Achieved Sales Target while keeping Quality in-tact.