

SARFARAZ DAWAR KHAN

Dubai, UAE

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KEY HIGHLIGHTS:

- Have over 8 years of experience in retail banking, business banking and financial accounting.
- Experienced in selling Islamic and conventional banking & insurance products like takaful, investment funds (sukuk & equity), personal loan, credit cards, property investment etc.
- Qualified shariah consultant in financial matters and capable of developing and structuring existing and new Islamic financial products.
- Awarded for exceeding sales target, nil sickness, and best customer service.
- Performed credit/financial analysis for SMEs clients.
- Reduced 15 per cent project handling cost through implementation and execution of PRINCE2 Project Management framework.

KEY SKILLS

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|-----------------------------|-----------------------|-------------------------|---------------------|
| ▪ Islamic Finance | ▪ Financial Modelling | ▪ Advanced Excel | ▪ Microsoft Access |
| ▪ Islamic Jurisprudence | ▪ Budgeting | ▪ PowerPivot | ▪ Stata & E-views |
| ▪ Corporate Credit Analysis | ▪ Project Management | ▪ Dashboards | statistical data |
| ▪ Customer Due Diligence | ▪ Financial Planning | ▪ Microsoft Power point | modelling softwares |

PROFESSIONAL CERTIFICATIONS:

PRINCE2® Foundation & Practitioner

Six Sigma Green Belt (DMAIC)

EDUCATIONAL QUALIFICATIONS

MSc in Islamic Banking and Finance (Research based)

2010 - 2013

IIUM Institute of Islamic Banking & Finance, Kuala Lumpur, Malaysia

Bachelor of Commerce (Major Accountancy)

2003 - 2006

Osmania University, Hyderabad, India

PUBLICATIONS & CONFERENCE PAPER PRESENTATION

"Replication of Short Selling in Islamic Finance", Published Year: 2015, by Al-Shajarah – Journal of the International Institute of Islamic Thought and Civilization (ISTAC), and Conference: The 1st ASEAN International Conference on Islamic Finance, Year of Paper presented: 2013.

WORK EXPERIENCE

Finance Manager

Mar' 2016 -

Present

Al-Haris Al-Jayeid Technical Services LLC, Dubai, UAE

- Formulated and implemented policies and procedures pertaining to recording, maintaining ledger accounts and to prepare income & cash-flow statements and balance sheet.
- Created excel based models for recording all business transactions in compliance with company's accounting procedures and policies.
- Undertook financial planning for the company to maintain efficient capital structure and working capital liquidity.
- Prepared monthly budget and budget variance reports.
- Effectively monitored and managed company's accounts receivables and payables.

Islamic Wealth Management Business Development Trainee (Part-time)
Oct' 2016 - Apr'2017

Holborn Assets Financial Services, Dubai, UAE

- Sold Islamic wealth management products like takaful, investment funds (sukuk & equity) and property investment to retail customers by undertaking various marketing strategies for leads creation.
- Prepared proposals and presentation for clients pertaining to investments, takaful and saving plans.
- Performed risk assessment for the clients pertaining to their investment needs and KYC due diligence.
- Selected investment funds through constant analysing and monitoring their performance according to the clients' risk appetite.
- Advised and guided management on various shariah matters and in understanding Islamic commercial law.
- Prepared and developed material and content for organising Islamic Finance workshops and training sessions.

Financial Analyst

Apr'2014 -

Jan'2016

Fusil Solutions, Hyderabad, India

- Analysed clients' (SMEs) financial position with special emphasis on clients' yearly turnover (bank statement analysis) and ratio analysis to ensure that the targeted client is sound enough to pay for the project.
- Prepared project specific budget plans for new projects and advised management on projects feasibility to make appropriate business decisions.
- Formulated projects' specific policy based on PRINCE2 Methodology that **resulted in 15 per cent reduction in projects handling cost.**
- Created company's yearly budget plan and tracked all expenditures through periodic budget variance reports.
- Performed period financial analysis of organisation's financial statements to determine its liquidity, earnings' potential and overall financial strength and to guide management accordingly.

Research Assistant (Part-time)

Jan'2011

- Dec'2013

IIUM Institute of Islamic Banking and Finance (IIBF), Kuala Lumpur, Malaysia

- Analysed and interpreted numerical data for publishing articles and undertook various research assignments pertaining to Islamic financial products.
- Contributed in the project for implementing Profit Equalization Reserve in one of the Islamic banks based in Malaysia.
- Contributed in the on-going project pertaining Islamic mortgage to minimize the default rate by addressing various issues faced by Malaysian consumers that include legal as well as non-legal issues.

Customer Service Executive

Jun'2008 -

Dec'2009

HSBC India, Hyderabad, India

- Assisted retail banking customers in every business aspect in solving their issues pertaining to their accounts and other financial needs.
- Trained a team of 20 individuals on Islamic banking and finance products and mentored a team of three for achieving their monthly sales target.
- Achieved best **Customer Service Award** for 12 consecutive months. **Got Error Free Quarter Award** for Q3-2008. Got **Nil Sickness Award. Awarded for exceeding sales targets** for **Q3 & Q4 - 2008, and Q1 2009.**

Process Associate

Nov'2006 -

Nov'2007

Bank of America, Hyderabad, India

- Piloted Corporate Account opening process.
- Opened corporate accounts for new customers within the set Turnaround Time (TAT) as per bank's **customer due diligence and Know Your Customer (KYC)** policy.
- Mentored a team of five individuals. **Awarded** for processing and opening **highest account opening requests** for Six months. Got **Error Free award** for 5 months.

PERSONAL DETAILS

DOB : 11-09-1985
Nationality : Indian
Languages known : English, Urdu, Hindi, Telugu and Arabic (Basic)
Driving License : UAE Driving license