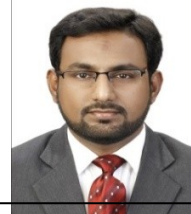


SARFARAZ DAWAR KHAN

Dubai, UAE

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KEY HIGHLIGHTS:

- Have almost 6 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.
- Performed credit/financial analysis for SMEs clients.
- 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.
- Reduced 15 per cent project handling cost through implementation and execution of PRINCE2 Project Management framework.

KEY SKILLS

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

PROFESSIONAL CERTIFICATIONS:

PRINCE2 Project Management 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

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.
- Performed financial analysis for the company to track its performance and financial health, and to establish relationships with financial institution for meeting company's financial needs.
- Carried out 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 - Jan'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 carrying out 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

- Performed financial analysis for SME clients to investigate their financial position with special emphasis on clients' yearly turnover and financial statements analysis to ensure that the targeted client is solvent enough to cover the project cost.
- Performed periodic financial analysis of organisation's financial statements to determine its liquidity, earnings' potential and overall financial strength and to guide management accordingly.
- Created company's yearly budget plan and tracked all expenditures through periodic budget variance reports.
- 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.**

Customer Service Executive

Jun'2008 -

Dec'2009

HSBC Electronic Data Processing Pvt Ltd, 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 Continuum Solutions, Hyderabad, India

- Piloted Account opening process for corporate clients.
- 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 by analysing their financial statements and company registration documents.
- 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
Visa Status	:	Employment Visa