

MUHAMMAD USMAN FARUQI

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PROFILE

Experienced Banker with extensive exposure in Credit Administration of over 11 years in diverse environment; having the ability to critically analyze the processes & simplify the same with innovative solutions.

SKILLS

- ✓ Gap Analysis
- ✓ Process Improvement
- ✓ T-24 - Core Banking System
- ✓ MIS Automation
- ✓ MS-Access / Excel / Word / Outlook
- ✓ Symbols - Core Banking System

JOB PROFILE

UNITED BANK LIMITED - BAHRAIN

FROM SEP 2016 TO DATE

CREDIT ADMIN OFFICER

CREDIT ADMINISTRATION DEPARTMENT – CORPORATE / FI

Role & Responsibilities;

- Review of executed facility & security documents.
- Preparation of facility & security documents.
- Coordination with Lawyer on legal matters.
- Processing of Corporate & FI/IBG transactions.
- Issuance of DAC after compliance of approval conditions & security perfection.
- Recovery of Facility Advising Fees & Monitoring of Interest rates.
- Maintenance of various MIS & reporting periodically.

ACHIEVEMENTS

- ✓ Received 'Going an Extra Mile Certificate' in recognition of Contribution towards implementation of Benefit – BCB Corporate Individual reporting solution.

BANK ALFALAH LIMITED

FROM MAR 2016 TO AUG 2016

ASSISTANT MANAGER (RANGE IV)

CREDIT ADMINISTRATION CENTRE – CORPORATE / INVESTMENT BANKING

Role & Responsibilities;

- Looking after Corporate & Syndicated financing.
- Review of executed facility & security documents.
- Preparation of facility & security documents
- Issuance of DAC after compliance of approval conditions & security perfection.
- To finalize monthly portfolio & exceptions report (C&IBG).
- Update ORR in system.

ACHIEVEMENTS

- ✓ Perform as Acting Unit Head Corporate South for more than 1 month.
- ✓ Review all facility & security documents and issued first DAC for The Thar Engro Coal Power Project – Block II.

Role & Responsibilities;

- Processing of credit approvals by preparing check lists, facility & Security documents and Facility offer letters.
- Coordination with external & internal legal adviser for preparation of nonstandard legal & Security Documentation.
- Comprehensive review of existing customers for security perfection.
- Preparation of documents for Charge Creation, Up-gradation, Enhancement, Vacation, Pari Passu status etc.
- Liaison with Lawyers for Legal Opinion, Search Certificate, Ear-Marking, Mortgage Deed and Genuineness Certificate etc.
- Training & guidance of Team members on regular basis.
- Continuous improvement in procedures to enhance productivity.
- Review of property / executed charge & security documents, Search Report, property valuation, Insurance and Legal opinion before disbursement.
- Update ORR, Limits, Collateral in Core Banking System (T-24).

ACHIEVEMENTS

- ✓ Perform as Acting Team Leader of Commercial South for almost four months

Key responsibilities are:

- Processing of credit approvals by preparing check lists, charge & Security documents, Facility offer letters for SME & Commercial financing and Settlement agreement for Restructured Loans.
- Liaison with Lawyers for Legal Opinion, Search Certificate, Ear-Marking, Mortgage Deed execution & retrieval and Genuineness Certificate
- Liaison with valuers and other vendors for better understanding and to resolve the various issues
- Review of Title documents, executed charge & security documents, property valuation reports, stock Inspections, Insurance and Legal opinion before disbursement.
- Update Limits, Collateral & facility details in Core Banking System (Symbols)
- Preparation of Asset Coverage Sheet on monthly basis

Key responsibilities are:

- Development of new MIS Tools for superior controls.
- Update Limits, Collateral, Markup and Classification status in Core Banking System (T-24).
- Monitoring of Overdue Principal & Markup with respect to classification in future.
- Preparation of Advances Portfolio on monthly basis.
- Implementation of Rosetta (Document Imaging & Management Solution).
- Managing & processing of SME & Cash back Loans, including preparation of Facility Offer Letters, Charge and Security documents, and scrutiny of executed documents along with Insurance & Valuations and subsequently disbursement of Loans in system.
- Provide assistance for e-CIB reporting.
- To prepare various MIS reports related to Bank's Assets portfolio for Internal & External Use.

ACHIEVEMENTS

- ✓ MIS Development & Automation
- ✓ Portfolio Balancing with GL after Migration to T-24
- ✓ Process Re-engineering
- ✓ Streamline e-CIB reporting process

AS AN ASSISTANT COORDINATOR (GRADE-2)
CREDIT ADMINISTRATION DEPARTMENT

FROM JAN, 2008 TO JUN, 2009

Key responsibilities are:

- Co-ordination & follow-up with all regions for getting reports on time.
- Generate MIS reports & reform them for monitoring & regularization purpose.
- Monitoring & Circulation of centralized MIS (EOL, TOD, Expired Limits & Daily Credit Transactions)
- Monitoring of shares held as security against advances.

EDUCATIONAL PROFILE

ACADEMIC QUALIFICATION

M.A. ECONOMICS

University of Karachi Year 2014

B.COM

Govt. College of Commerce & Eco. Year 2006

INTERMEDIATE (COMMERCE)

Govt. College of Commerce & Eco. Year 2004

VOCATIONAL QUALIFICATION

CERTIFICATE COURSES

- ✓ MS-Office
- ✓ Credit Program from BIBF-Bahrain
- ✓ UCP 600 from BIBF-Bahrain
- ✓ Banking Law & Practice from BIBF-Bahrain

WORKSHOPS

- ✓ Service Excellence Workshop
- ✓ Effective Time & Work Management
- ✓ Building Leadership Capabilities
- ✓ Operational Risk Management from BIBF Bahrain
- ✓ Customer Due-Diligence
- ✓ Practical Workshop on CIB Data Preparation
- ✓ The Power of Positive Attitude
- ✓ ISO 9001 – 2016 Standards By Intertak

SEMINARS

- ✓ Risk Adjusted Pricing of Non-Traded Financial products and New Challenges for the Post-Crisis Market.
- ✓ Risk and Control Self-Assessment: An Effective Tool for Operational Risk Management
- ✓ Micro-finance in Pakistan: Challenges and Opportunities.
- ✓ Seminar on revised Prudential Regulations & their Practical Application

INTEREST AND ACTIVITIES

- ✓ Economics
- ✓ Reading Articles
- ✓ Watching sports & Movies

OTHER DETAILS

Address in Pakistan:

7/3- G, Clayton Quarters, Jahangir Road-East, Karachi (74800)

Marital Status:

Single

Reference:

Will be furnished upon request.