**Muhammad Tahir Sattar**

**Current Address: Sharjah UAE**

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**Career objectives:**

**To work as a credit risk analyst with “Tanfeeth (ENBD)” and helped the management in taking decision on loan lending with my experience in conducting credit history research of loan applicants.**

**Credit Risk Analyst at Tanfeeth (ENBD) since sept (2015)**

* Analyze current credit data and financial statements of individuals & consumers to determine the degree of risk involved in lending money
* Prepare reports with this credit information for use in decision-making
* Complete loan applications from start till the end, and submit to loan committees for approval
* Generate financial ratios, using computer programs, to evaluate customers' financial status
* Review individual or commercial customer files to identify and select delinquent accounts for collection
* Preparation & timely submission of all reports required by the credit analyst for decision keeping in view the Turn around Time “TAT” for each application.
* Monitoring of irregular accounts & recommends specific provision creation, risk grade downgrading & interest suspension, as per company policy & based on UAE Central Bank guidelines.
* Being the part for end to end process, form receiving file till disbursement.

**Processing Associate Tanfeeth (ENBD) – Islamic Disbursal Unit from Sept 2013**

* Booking deal with good murabaha and Ejara
* Part of IM – IDU (Investment Murabaha Islamic Dispersal Unit)
* Delivering all the responsibilities of a processing Associate
* Handling all **Investment Murabaha and SME products** from receiving first set till the disbursement
* Checking the first set and marking discrepancy for required documents
* Checking and verifying all the conditions marked by underwriter’s at the time of trading
* Booking Processing Free, Takaful Fee and Upfront Profit
* Making web form entries for transferring funds to the customer account
* Checking all the documents required for 2nd set/ dispersal
* Collecting all the documents in the system by using FMS
* Sending the file back to RMC
* Using E-mobile software to insure the trading from the customers.
* Helping the customer and the client till max according to the policy and by following complete process adherence
* Following the process as described by IB SHARIA

**Systems Used:**

* Finone CAS
* EM Credit
* AS-400
* Financial Core
* CBRBR
* CBBL
* H-Web Form
* CIF
* FMS/LMS
* Central Bank Watch list
* ENBD track soft
* EIB Islamic CIFF.
* EIB Financing
* EIB Customer Portal
* EIB Me Mobile Portal

**Skills:**

* Mapping clients’ requirements and coordinating in implementing processes in line with pre-set the guidelines
* Implementing adequate measures to maximize customer satisfaction level.
* Ensuring minimum **TAT** and meeting daily **SLA.**
* Ensuring quality and Accuracy.
* Strong working knowledge of Microsoft Excel, Word and PowerPoint
* Ability to work independently as well as being a good team player.
* Ability to cope with time pressure and work to deadlines is essential.

**Accomplishments:**

* Received Excellent Employee Award
* Top performer in the team

**Accountant & Senior Coordination officer [Sep 2011 - June 2013]**

* District Public school & college okara Ahmadabad campus

**Job highlights:**

* Performed reconciliations of general ledger accounts including fixed assets, inventory,
* Researched account transactions to identify and resolve discrepancies
* Prepared credit approval summaries of financial year in light of current economic conditions
* Developed cost cutting and budget control proposals by auditing financial and manufacturing performance
* To make the arrangements at different social & institutional occasions
* Public & managerial dealings & coordination between higher/administrative staff

**Management Trainee Officer [July 2011 – Sep 2012]**

* National Bank of Pakistan (Basir prur 0310)

**Job highlights:**

* Responsible for making the journal, ledger entries on different accounting software’s
* Create and update databases and excel spreadsheets
* Review account statements for clients, verify transactions
* Dealing with the cash department

**Computer skills:**

* Good command on accounting software’s
* Microsoft Office Suite (Word, Excel, PowerPoint, Access)
* Microsoft Windows Family
* Basic Photoshop skills

**Education:**

* **Bachelor of Commerce in Accounting & finance ,Business Administration**

University of the Punjab, Lahore

* **Professional Diploma in Information Systems**

Govt: College Basir Pur

* **HSSC/Intermediate - 2008**

Lahore Board of Intermediate & Secondary Education, Lahore

* **SSC/Matriculation (Physics, Chemistry, Mathematics) 2004**

Lahore Board of Intermediate & Secondary Education, Lahore

**Personal Information:**

Nationality: Pakistani

Date of birth: February 02, 1989

Marital Status: Married

Visa Status: Employment Visa (Transferable).