



Tousef Zakir

Finance & Credit Management Professional



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September 14, 1983



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Tousef.zakir

Why Tousef?

"An accomplished professional with 14 years of diverse experience in the non-banking sector. Adept at leveraging financial expertise, strategic thinking, and proven leadership skills to drive operational efficiency and achieve organizational goals. Seeking opportunities to contribute my knowledge and expertise in a dynamic environment that values innovation and growth."

CORE STRENGTHS & ENABLING SKILLS

- Advanced Corporate Finance
- Debt & Credit Management
- Data Entry & excel sheet
- Islamic Banking and Finance
- Residual Value Financing
- Financial Modelling & Structuring
- Strategic Financial Planning & Advisory
- Process Improvement & Development
- Portfolio Management & Cross-Selling
- Market & Growth Analysis
- Client Relationship Management
- Credit Risk & Analysis & Due Diligence
- Cross-Functional Team Management

PROFESSIONAL EXPERIENCE

Habib Metro Modaraba, Karachi, Pakistan

Working as "*Credit/compliance/AML/Data Entry / Officer*", September 2017 – Present

Responsibilities/Accomplishments:

- Prepare comprehensive Client Credit Offering Memorandum (COM) detailing financial analysis, risk assessment, and Sharia-compliant financing structures.
- Present COM to the Credit Committee, outlining key insights and recommendations to facilitate informed credit approval decisions.
- Develop customized financing proposals, ensuring alignment with institutional guidelines and Sharia principles while offering competitive terms.
- Coordinate with legal and compliance teams to ensure all documentation adheres to Sharia-compliant practices and regulatory standards.
- Collaborate with internal stakeholders for timely execution of post-approval requirements, ensuring regulatory compliance at every step.
- Prepare and issue official Offer Letters to approved clients, providing detailed terms, conditions, and obligations for their consideration.
- Facilitate comprehensive client communication, addressing queries and concerns while maintaining transparency and professionalism.
- Oversee compliance checks and documentation validation, ensuring the accuracy and completeness of client information.
- Monitor the progress of financing transactions, ensuring timely disbursements and adherence to contractual commitments. Facilitate the seamless transition to delivery, coordinating with relevant departments for asset handover and a smooth client experience.

Dubai Islamic Bank, Karachi, Pakistan

Worked as "*Senior Financial Consultant*", February 2017 – August 2017

Responsibilities/Accomplishments:

- Successfully prospected and developed high net worth clients & business relationships through cold calling and by demonstrating a solid knowledge of financial products and services. Offered sales pitch and closed deals successfully
- Provided individual customer financial planning and advice and completed account management of customers; generated sales liabilities of the bank. Extended leads to branch personnel for the sale of bank products and services
- Executed daily research & analysis on current market trends; supported monthly closes & prepared financial statements. Proactively created & sustained strong internal & external relationships to develop referral sources & meet branch objectives

First Habib Modaraba, Karachi, Pakistan

Worked as **“Credit Officer – Grade A”**, 26th March 2007 – 02nd May 2014

Responsibilities/Accomplishments:

- Diligently prepared proposals, sanctioned advice, generated forms & agreements of *Ijarah* & diminishing *Musharakah*. Astutely prepared memos related to revised agreements approval & revised schedules
- Suggested timely recommendations regarding changes in credit classification and risk rating. Handled queries of any change/amendment in *Ijarah* & *Diminishing Musharakah* agreements, and prepared required documents to file cases
- Monitored credit portfolio positions, conducted continuous routine risk management by monitoring operational performance of clients. Built risk reporting framework and conducted critical analysis to establish creditworthiness of clients
- Efficiently updated CIB for every client on a monthly basis and submitted reports at SBP website. Prepared and entered registration forms, books & original files with a regular follow up with client and vendors
- Prepared weekly outstanding agreements & disbursement reports and other pending documents including letters of audit confirmation, transfer, surveys of assets and insurance. Followed-up with clients and all critical stakeholders

Major Achievements:

— Successfully promoted to **“Grade A”** officer in 2013 after rendering services as **“Grade B”** in 2010 & **“Grade C”** in 2007

ENTREPRENEURIAL EXPERIENCE

Beyond Style (e-Store) & Café Kouso, Karachi, Pakistan

Worked as **“Entrepreneur”**, 05 May 2014– 30 Jan 2017

Responsibilities/Accomplishments:

- Developed & managed full project lifecycle, strategy, design, development, testing & implementation. Carried out customer service & payment processing system by using portal & interfaces designed by e-commerce sites (Draaz.pk) for vendors
- Developed online marketing strategies for handling decision-making for the website, social media accounts, and online advertising. Performed tasks related to procurement of the entire range of products available
- Managed & supervised restaurant construction phase from scratch. Managed day-to-day running of operations ensuring high standards of customer service & quality assurance. Competently augmented & maintained restaurant’s sales
- Performed all kind of tasks such as equipment purchasing, procurement, customer services, as well as sales and marketing related responsibilities for Café promotion. Developed and offered discount cards, deals, and other occasional promotions

PROFESSIONAL CERTIFICATIONS

- Association of Certified Chartered Accountants (2.3) BUSS.TAX GBR, Tabani’s Institute (2006)
- Association of Certified Chartered Accountants, Tabani’s Institute, (2005)
- Certified Accounting Technician (completed T.1, T.2, and T.3), Tabani’s Institute, (2004)

PROFESSIONAL QUALIFICATION

- **Iqra University, Karachi, Pakistan** (2008 – 2015)
MBA – Finance
- **Karachi University, Karachi, Pakistan** (2005 – 2007)
B. Com

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