

# MOHAMMED IQBAL BALSARI

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Mobile: 0501758538

Nationality: Indian

Languages: English, Hindi, Marathi, Urdu

## PROFESSIONAL SUMMARY:

Results-driven finance professional with extensive expertise in credit operations, clearing operations, front office, Mortgages, customer services seeking a challenging role that leverages my skills and experience. Proven ability to manage teams, improve processes, and ensure regulatory compliance. Highly adaptable, self-motivated, and skilled in decision-making.

## EXPERIENCE:

### **Officer (Credit Operations) National Bank of Rasal Khaimah (RAKBANK), Dubai, UAE**

December 2018 – 9th January 2025

- Prepared Conventional Mortgage and Islamic Home Finance offer letters and In-Principal Approval letters.
- Stayed updated on internal controls and central bank guidelines.
- Maintained comprehensive MIS reports and ensured prompt preparation of offer letters with exceptional accuracy.
- Managed records of Title Deeds and Mortgage Deeds.
- Ensured business continuity through proper training.

#### **Key Achievements:**

- Successfully managed and processed over [15] mortgage offers letters, enhancing the overall efficiency of the department from 9 offer letters on daily basis.
- Implemented various measures to reduce errors and duplication while preparing offer letters which reduced errors.
- Trained fresh staff members, ensuring continuity and adherence to best practices.

### **Officer (Clearing Operations) National Bank of Rasal Khaimah (RAKBANK) , Dubai, UAE**

November 2007 – December 2018

- Ensured compliance with deadlines and guidelines for clearing operations.
- Verified and authorized inward/outward clearing cheques and in-house transfers.

### **Officer (Front Office) Bombay Mercantile Co-op. Bank Ltd, (Mumbai), India**

1989 – 2007

- Managed various banking departments including savings, current, overdraft, term deposits, and clearing.

## **EDUCATION:**

Bachelor of Arts in Economics -Mumbai University | 1989

Lower Diploma in Co-operation-Co-operative Training Centre, Mumbai | 1993

## **SKILLS:**

- Operational Management
- Team Leadership
- Process Improvement
- Compliance and Regulation
- Data Analysis
- MIS Reporting
- Customer Service
- Strong communication and interpersonal skills

**REFERENCES:**           **Available Upon Request**

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