CURRICULUM VITAE

**Junaid**

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* **CAREER OBJECTIVE:**

# To seek a responsible and dynamic position within an organization providing me with challenging opportunities where I can utilize my knowledge gained through professional experiences in the banking & insurance industry and learn more about the various functionality and dimensions within the industry – in terms of remittance, supervision of transfers, project management & implementation, where ethics and compliance are of utmost priority. A given opportunity will aid me increase my level of my practical knowledge and help me grow into other areas of the industry such as investment banking, risk management, corporate finance & treasury.

My positive attitude towards individuals and adoption towards changes along with willingness to learn; furnishes me the confidence to acquire more skills to pursue a bright uprising career.

* **ACADEMIC EDUCATION :**
* National American University (Off Campus) South Dakota, USA
  + B.Sc. – Computer Information Systems December 2003
* Aptech Computer Education UAE
* Diploma in Information Management System October 2000
* Pakistan Islamia Higher Secondary School UAE
  + Higher Secondary (HSSC) May 1999
* **PROFESSIONAL EXPERIENCE:**
* **United Arab Bank – Sharjah, UAE**

**Trade Finance Officer (Trade Finance & Remittances) - April 2008 till date**

**Responsibilities:**

* Authorization & verification of remittances (inward & outward)
* Independently handling SWIFT operations
* Analyzing and providing for weekly and quarterly transaction error reports.
* Ensuring compliance check (internal & external regulations) prior to processing transactions
* Monitoring remittances for any money laundering or suspicious activities.
* Supervision of processed and unprocessed transfers
* Assisting in semi-annual and annual appraisals – processes, human, transactional.
* Coordinating and providing feedback to the IT department
* Performing project support functions – Core Banking (Fusion), STP of incoming & outgoing transfers, FTS 3.0
* Analysis and reporting of daily volume of transactions and their nature – highlighting suspicious activities
* Handling and providing solutions to customer queries
  + - * **Mashreq Bank – Dubai, UAE**

**Officer Remittances / Senior Processor Remittances (Trade Finance & Remittance) May 2003 – March 2008**

**Responsibilities:**

* + Authorization & processing remittances.
  + Reconciliation and settlement of outstanding credits and debits
  + Setting up standing instructions and payment instructions
  + Authorization of standing orders
  + Issuing pay orders and demand draft
  + Assisting team leaders with day to day activities and on going projects.
  + Handling and providing solution to customer queries
  + Coordinating with the Project Management Team for testing & implementation of IT projects
    - * **AdamJee Insurance Co – Dubai, UAE**

I**nsurance & Claims Officer - January 2000 – April 2001**

**Responsibilities:**

* Insuring & setting up of all types of vehicle insurance.
* Direct customer interaction, attending & resolving all queries.
* Handling customer accident claims.
* Performing surveys on accidents & issuing LPO’s for repairs
* **Milestone Project** 
  + - * Implemented Inward STP at Mashreq Bank
* **Skills & Training :**
* **Technical**
* Mosaic : Expert
* Globus : Intermediate
* Trade Innovations : Expert
* Ms Office : Expert (Excel : Intermediate)
* Typing speed : 50 wpm
* **Training :**
* Successfully completed the Anti Money Laundering course (AML)
* FOREX & Derivatives – Level 1
* ICCS – Image Cheque Clearing System
* Payment Instruments /Transfers & Clearing – Functions, Rules & regulations, Compliance check & verification
* Clearing houses - Functions & regulations
* UAE banking concepts and practices
* **PERSONAL DETAILS**

Nationality : Pakistani

Date of Birth : 28th March 1981

Marital Status : Single

Visa Status : Transferable

Languages : English, Urdu & Arabic (Read/Write)

Driving License : Available

References available upon request