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| **AMMARA ISMAIL** **Cell:** +971 056 173 6452 +92 300 6614978**Email:** ammaraismail07@gmail.com |   |  |  |

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| ***SUMMARY:***  |
| I am MBA (MIS) and JAIBP Banking Diploma with 8 years of banking experience including banking operations and client relationship management.Currently associated with First Women Bank Ltd Faisalabad. Exposure to various facets of banking operations including products, compliance, documentations etc. Abilities in handling quality customer service operations, organizing process strategies and building relationships with various groups. Highly energetic with a keenness for learning and resourcefully applying new knowledge. Poses strong initiative, communicative and interpersonal skills.  |
| ***QUALIFICATIONS:*** Institution Year/Grade/CGPA |
| * JAIBP
 | Institute of Bankers Pakistan  |  2014 |
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| ***Academic Qualifications*** |  |  |
| MBA (MIS)* Bachelors of Arts
* HSSC& SSC I& II
 | University of Agriculture University of PunjabBoard of Intermediate & Secondary Education | 2005 – 3.72%2003- 1st Div1998 & 2000- 1st Div |

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| ***PROFESSIONAL EXPERIENCE:***  |

Professional career at a glance:

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| ***First Women Bank Ltd Feb 2006 to 20th Oct 2014*** |
|  ***Operation Manager***  |  ***July 2013 to 20th Oct 2014*** |
| * Handling entire gamut of tasks involved in services for smooth and complaint free operations as well as showing compliance with requirements under various different acts governing banking regulations.
* Following the process/ procedure of the bank and ensured compliance to rules and regulations of the bank including latest circulars and notifications.
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| ***First Women Bank Ltd*** |
| ***Client Relationship Manager***  |  ***Feb 2006 to 20th Oct 2014*** |
| * Managing customer centric operations, forwarding customer instructions to the concerned department and ensuring customer satisfaction by achieving delivery and service quality norms with minimum TAT.
* Interfacing with clients to know their requirements & suggested the most viable solutions/products and cultivated relations with them for customer retention and securing repeat business.
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| ***First Women Bank Ltd*** |
| ***Credit & Foreign Trade In charge*** | ***Feb 2006 to 20th Oct 2014***  |
| * Analyzing, Processing, evaluating and forwarding credit proposals to approving authorities.
* Maintenance of all credit related documents and acquiring the same for renewals and fresh cases along with all correspondence related to it.
* Acquiring, analyzing, processing, communicating, follow-ups via swifts and other all foreign trade activities along with reporting to controlling banking authority.
* Compliance to all rules and regulations for smooth working of branch.
* Analyzing credit proposals and evaluating its viability and conclude results.
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| ***Accomplishments :*** * Effectively managed cash receipts, deposits and up gradation in system as well as oversaw day to day physical cash collection with system report and receipts, filling EOD reports.
* Carried out cash, reconciliation, agreements and receipt books.
* Ensured Pre Disbursement Certificates on due dates and its reconciliation.
* Played a key role in monitoring and supervising day to day inbound client calls and walk in customer queries & escalation management.
* Liaised with Head Office and backend for timely resolution customer queries.
* Seamlessly handled customer queries for technical queries, due charges and provided resolution by taking necessary waiver approval.
* Supervised all audit and compliance of branch working.
* Played active role in keeping record for NOC issuance of export and refund or claim of duties details.
* Formulated MIS like NOC issuance, valued client’s demands, excess amount refund and customer queries MIS.
* Ensured timely reporting to head office and controlling offices including internal and external auditors.
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| ***PROFESSIONAL TRAINING AND DEVELOPMENT*** |

Participated and attended training courses and workshops on the following topics:

* General Banking and Management course by IBP Karachi.
* Credit Manual of FWBL Training by IBP Lahore.
* CAMS soft ware training by FWBL at FWBL Training Center Karachi.
* Branch Management course by IBP Lahore.
* IT & Online system training at FWBL area Office Lahore.
* Export Refinance & guarantees issuance by IBP Faisalabad Center.
* Internal risk rating by risk department by FWBL Area office Lahore.

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| ***IT PROFICIENCY*** |

* Working knowledge of Microsoft Office as a tool for the preparation of business reports, spreadsheets, budgets and general correspondence and presentations.
* Hands-on practical experience of using the ABI & ABII software of bank.

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| ***ACHIEVEMENTS***  |

* Cash Awards for all three IBP stages.
* Quaid e Azam & Merit scholar ships from 5th class to graduation (consecutive 10 years)
* Excellent performance award by First Women Bank Ltd (FWBL) for the year 2012.

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| ***PERSONAL DETAILS*** |
| Identity Card Number Passport Number  | 33100-7548454-0EM1854541 |
| Date of birth: | 07th July 1984 |
| Marital status: | Single |
| Language: | English, Urdu, Punjabi |
| ***AVAILABILITY FOR INTERVIEW*** |

Can be discussed

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| ***REFERENCES*** |

Reference would be furnished on request.