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| SAFDAR SAFDAR.345430@2freemail.com  | safdar_picoo |
| Professional Résumé  |
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| **Objective:**  | To lead the organization being strategic partner of top management team of organization.  |

**Professional Career Summary:**

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| **Professional Certification :**  | ACMA (Two Years Post – Graduation) |
| **Education :**  | B.Com  |
| **Work Experience :** | Duration | Organization & Designation  |
| Dec 11 – Dec 16 | Meezan Bank Limited |
| Jan 08 – Nov 11  | BMA Financial Services Limited as a Sr. Manager |
| July 05 – Dec 07 | Dawood Lawrencepur Limited. – Dawood Group as an Accounts Officer |
| Jun 02 – May 05 | Arifali Mandviwala & Co. (Tax Consultants & Management Accountants) |
| Jun 96 – Dec 11 | Mehran Cotton Ginning & Pressing Factory. |

**Work Experience**

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| **Organization :** | **Meezan Bank Limited** |
| Organization Type : | Bank.  |
| Designation : | PBO. |
| Tenure :  | Dec 2011 to Dec 2016  |
| Location : | Shahdadpur, Sindh, Pakistan  |
| Area(s) of Experience : | Account Opening, Remittances, Clearing, Cheque Book Management, ATM and SMS processing, Operations, Administration i.e. SQC  |
| Reporting to : | Branch Manager, and Area Manager |
| Brief Job Description : | * Assist first time customers in opening bank accounts.
* Timely submission of AOF to Operations (back office) without any discrepancy ensuring that KYC & AML regime is in compliance with best practices.
* Ensure account opening procedures of Bank are strictly adhered to as per policies and guidelines
* To achieve the deposit target\*\* from New and Existing customer’s portfolio per month.
* To solicit fresh customers [Minimum 10 Nos] per month.
* To solicit deposits from existing and walk-in customers and referrals
* To develop a potential customer database for new liability business development. System/MIS support will be provided to them by LPSQ Dept.
* To promote the highest level of customer service and responsiveness to the customer base of the branch.
* Intelligently access needs and problems of the existing customers and guide them in best solution of their queries and concerns as per Bank’s Policy.
* To follow the sales management process e.g. Tail management, Attrition Management and Portfolio management.
* To visit existing own portfolio’s customers (minimum 20 Nos. per month).
* Enhances and establishes relationships with existing and prospective customers
* Deals with customers enquiries and ensure satisfactory resolution.
* Balances priorities to meet Sales & Service targets of Branch [Measure: Monthly results of Floor Time Management & TAT monitoring Polices of branch service & operations Issued from time to time].
* Maintain Sales call & Pipeline report file on daily & weekly basis
* Ensure discipline and visible co-ordination with fellow colleagues and supervisor.
* Account Opening and Introducing Clients about Bank Products.
* Documentation of Clients for Car Ijara, and House Finance.
* Transfer, clearing, and remittances.
* Term Deposit (TDR) transaction execution of Depositors for COII, MMC, MAC, and Foreign Currency Certificates.
* Maintenance of Security Register, & Cheque book, P.O., D.D. in system.
* SQC Function: Service quality reporting i.e. SQC Checklist, Floor Management, Time Management of transactions.
* Various Reconciliation and Reports i.e. NBP/PO/OBC reconciliation, Ratewise report, e-file tax withheld from branch suppliers.
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| **Organization :** | **BMA Financial Services Limited** |
| Organization Type : | Financial Products Distribution Company.  |
| Designation : | Senior Manager. |
| Tenure :  | Jan 2008 to Nov 2011  |
| Location : | Karachi, Pakistan  |
| Area(s) of Experience : | Finance & Accounting, Management, Corporate finance, Brokerage  |
| Reporting to : | Chief Executive Officer & Chief Financial Officer |
| Responsibility : | Management Reporting, Client’s Investments Portfolio Management & Re-Balancing, Supervision. |
| Span of Control : | 6 staff including 4 Staff Officers & 2 Non-Management Employees |
| Brief Job Description : | * Preparation of Financial Statements as per IFRC.
* Heading Operations of BMA Commodities, BMA Trade and FPD.
* Designed SOPs (Standard Operations Procedures) for Efficient & Effective Management in Operations Department.
* Monitoring Banks by reviewing Bank Reconciliation.
* Term Finance Certificate (TFC) transaction execution.
* Treasury Function and handling all banking matters.
* Preparation and submission of different reports as per SECP and statutory requirement.
* Preparing & Controlling Investment Portfolio regarding Employees Provident & Gratuity Fund.
* Monitoring invoicing, payment and recovery;
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| **Organization :** | **Dawood Lawrencepur Limited. – Dawood Group of Companies.** |
| Organization Type : | Textile  |
| Designation : | Senior Accounts Officer – (M-3) Scale or Cadre |
| Tenure :  | July 2005 to Dec 2007 |
| Location : | Karachi, Pakistan  |
| Area(s) of Experience : | e-filing CBR tax returns; Maintaining Factory Inventory record, and Dealing Procurement department.  |
| Reporting to : | Finance Manager & CFO  |
| Responsibility : | e-filing to CBR for filing/preparing tax returns i.e. Income Tax & Sales Tax, Maintaining Factory Inventory Items, and Handling Accounts Payable  |
| Span of Control : | 2 staff including 1 Officers / 1 Assistant  |
| Brief Job Description : | * Involvement in Preparation of Quarterly and annual financial statements of Dawood Lawrencepur Limited;
* Preparation of Bank Reconciliation Statement.
* To maintain stock of factory’s items.
* Preparation and Filing of Tax Returns as per Central Board of Revenue and statutory requirement.
* Part of ERP Implementing team (Inbox Business Technologies (Pvt.) Ltd.)
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**Internship Experience**

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| **Organization :** | **Arifali Mandviwala & Co. (Tax Consultants & Management Accountants)**  |
| Organization Type : | Cost & Management Accountants & Consultancy Company.  |
| Designation : | Accounts Officer (Retainer-ship)  |
| Tenure :  | June 2002 to May 2005 |
| Brief Job Description : | * Preparation of Monthly Accounts, and Annual Financial Statement of Clients.
* Visiting to Client’s premises for Internal Audit.
* Preparation of Bank Reconciliation Statement.
* To Check and maintain Cash & Bankbooks, Payables & Receivables, and Employees Payroll.
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| **Organization :** | **Mehran Cotton Ginning and Pressing Oil Mills Ltd.** |
| Organization Type : | Cotton Ginning Factory |
| Designation : | Accounts Officer  |
| Tenure :  | June 1996 to Dec 2011 |
| Location : | Shahdadpur, Sindh, Pakistan  |
| Reporting to : | Factory Manager  |
| Responsibility : | Maintaining Ledgers, Factory Inventory Items, Accounts Payable, Banks, Receivables etc  |
| Span of Control : | One staff including – 1 Assistant  |
| Brief Job Description : | * Ledger of Cotton Suppliers – Zamindars, and Grain Merchants;
* Preparation of Bank Reconciliation Statement.
* To maintain stock of factory’s items.
* Preparation of Bank Book, and Cash Book.
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**Professional Certification & Academic Education**

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| **Sr.** | **Certification / Degree**  | Institution / University  | **Specialization / Major**  | **Passing Year** |
| 1 | ICMA - Intermediate | ICMAP  | Cost & Management Accounting & Financial Reporting | 2006 |
| 2 | B.Com  | Sindh University | Commerce  | 1997 |
| 3 | Intermediate [GCE A Level Equivalent] | Hyderabad Board - Sindh | Pre-Engineering | 1995 |
| 4 | Matriculation [GCE O Level Equivalent]  | Hyderabad Board - Sindh | Science | 1993 |

**Computer Skills and Other Abilities**

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| **Sr.** | **Skills & Abilities**  | **Proficiency Level** | **Last Used / Practiced**  |
| 1 | MS Office | Good | Currently Using  |
| 2 | Peachtree (Accounting Software) | Good  | 2004 |
| 3 | FoxPro (Data Base) | Average | 1998 |
| 4 | Oracle Financial (ORDBMS) | Good | 2002 |
| 5 | Financial Analysis Tools - Presentations | Above Average  | Using MS Power Point |

**Achievements & Awards**

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| **Sr.** | **Description of Activities**  | Year |
| 1 | Certificate of Achievement – Extra ordinary Sales Results  | 2015 |
| 2 | Certificate of Appreciation (for demonstrating leadership in seamless integration) | 2011 |
| 3  | Certificate of Appreciation (in recognition for contribution to BMA Financials) | 2008 |
| 4 | Preparation of SOPs for Operations Department as a HOD of BMA FS Operations | 2008 |
| 5 | Additional Responsibility – Dawood Lawrencepur Division (Managing Accounts) | 2007 |
| 6 | Fixed Assets Tagging at Friends of Burns Centre during ( Retainer-ship) in Arifali Mandviwala (Providing Consultancy Services to Clients i.e. Friends of Burns Centre)  | 2004 |

**Skills & Abilitiess**

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| **Sr.** | **Description of Abilities**  |
| 1 | Strong Analytical & Numerical Skills |
| 2 | Efficient in organizing and administering the tasks and duties |
| 3 | Deadline Achiever |

**Social Membership & Co-curricular / Leisure Activities**

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| **Sr.** | Description of Activities  |
| 1 | Reading Books of History, Poetry (Favorite poet Allama Iqbal & Faiz Ahmed Faiz) |
| 2 | Studying Books/Magzines of Current Affairs & Economic Policies (Fiscal & Monetary Policy)  |
| 3 | Watching Current affairs, and Corporate News on T.V  |

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