#### waheed[1]

#### Waheed

#### Waheed.352393@2freemail.com

**Career Objective:** Committed to Contribute to Business Development in the Field of Retail Banking, Finance/ Accounting and Management Information System in a National/Multinational Concern Which Offers Promising Career Growth and Motivational Environment.

**Academics:**

### Qualification Year Institution CGPA/DIVISION

M.B.A (Marketing) 2008 University of Sargodha. 2.45 CGAP/ 65 %

B.COM. 2006 University of Punjab Lhr. 1st Division

F.SC. 2003 FBISE Islamabad 1st Division

Matriculation 2001 FBISE Islamabad 1st Division

**Professional Courses/Seminars**

* Attended one day (25 March 2010) training session on “Prudential Regulations” arranged by ***United Bank Limited*** in UBL - Staff College, Lahore. The training was focused on prudential regulations related to Corporate / Commercial banking.
* Attended Three day’s (7 March – 9 March 2012) training session on “Credit Skill Enhancement Program (CSEP)” arranged by ***United Bank Limited*** in UBL - Staff College, Lahore. The training was focused on the same lines and standard as Omega Certification.

**WORK EXPERIENCE:**

**MUSLIM COMMERCIAL BANK LIMITED**

**Credit Department 08th Feb, 2017 to till date.**

**Credit Manager (District Council Branch Sargodha)**

**Key Responsibilities:**

* + Business Solicitation (Booking of Quality Assets – Funded & Non Funded)
	+ Processing of Credit Applications of borrowers
	+ Preparation & appraisal of credit proposals
	+ Analysis of Financial Statements of borrowing entities
	+ Documentation of the limits approved/sanctioned (i.e. arranging legal opinion and post documentation formalities)
	+ Correspondence with clients
	+ Successfully maintained a diversified lending portfolio of MCB Bank Limited Bhera Branch.
	+ NPL / Timely Classification.
	+ Litigation (from Filling to Execution).
	+ Limit feedings of the client
	+ Kept in safe custody the security files of the clients.

**BRANCH MANAGER (Officiating) 30th Sept, 2016 to 07th Feb 2017.**

**Branch Manager (Kot Moman Branch)**

* Worked as an Officiating Branch Manager in MCB Kot Moman Branch (0828) since 30th Sept, 2016 to till date.
* Meet Targets of All Branch KPI’s including deposit and other cross sell products.
* Successfully remove Branch deposit negativity in December 2016 and closing year 2016 by meeting budget 2016.
* Manage and control overall branch staff matters and internal branch matters successfully.

**Credit Department 09th December, 2014 to 29th Sept 2016.**

**Credit Manager (Bhera Branch)**

**Key Responsibilities:**

* + Business Solicitation (Booking of Quality Assets – Funded & Non Funded)
	+ Processing of Credit Applications of borrowers
	+ Preparation & appraisal of credit proposals
	+ Analysis of Financial Statements of borrowing entities
	+ Documentation of the limits approved/sanctioned (i.e. arranging legal opinion and post documentation formalities)
	+ Correspondence with clients
	+ Successfully maintained a diversified lending portfolio of MCB Bank Limited Bhera Branch.
	+ NPL / Timely Classification.
	+ Litigation ( from Filling to Execution).
	+ Limit feedings of the client
	+ Kept in safe custody the security files of the clients.

**United Bank Limited**

**Credit Department 14th March, 2012 to 1st December 2014.**

**Relationship Manager (Sargodha Region)**

**Key Responsibilities:**

* + Business Solicitation (Booking of Quality Assets – Funded & Non Funded)
	+ Processing of Credit Applications of borrowers
	+ Preparation & appraisal of credit proposals
	+ Analysis of Financial Statements of borrowing entities
	+ Documentation of the limits approved/sanctioned (i.e. arranging legal opinion and post documentation formalities)
	+ Correspondence with clients
	+ Successfully maintained a diversified Commercial Assets portfolio of United Bank Limited.
	+ NPL / Timely Classification.
	+ Litigation ( from Filling to Execution)

**Credit Department 1st October, 2010 to 13th March 2012**

**Relationship Associate (3rd party contract with HRSG for UBL Sargodha)**

**Key Responsibilities:**

* + Business solicitation (Funded & Non Funded)
	+ Processing of Credit Applications of borrowers
	+ Analysis of Financial Statements of parties
	+ Documentation of the limits approved/sanctioned (i.e. arranging legal opinion and post documentation formalities )
	+ Correspondence with clients
	+ Preparation of monthly statements

**Credit Department 03rd September 2008 to 30th September 2010**

**Relationship Associate (3rd party contract with PHRS for UBL Sargodha)**

**Key Responsibilities:**

* + Business solicitation (Funded & Non Funded)
	+ Processing of Credit Applications of borrowers
	+ Analysis of Financial Statements of parties
	+ Documentation of the limits approved/sanctioned (i.e. arranging legal opinion and post documentation formalities)
	+ Correspondence with clients
	+ Preparation of monthly statements

**WORK ACHIEVEMENTS:**

* + Successfully maintaining a diversified Commercial Assets Portfolio of United Bank Limited.
	+ Worked with BRR as Guest Reviewer for 15 days and conducted Audit of Commercial Centre and Retail Assets team of UBL Karachi Region.
	+ Worked as a team member in Collateral updation project Ambit at MCB Centre Lahore from 21st Jan 2016 to 18th Aug 2016.

**COMPUTER PROFICIENCY:**

Well versed in use of Applications like:

* Microsoft Office -Excel, Word, etc.

* Any Window Base Financial System.

**Date of Birth :** October 28, 1985

**Domicile :** Sargodha, Punjab.

**Marital Status :** Married

**Languages :** English, Urdu & Punjabi.