

**SADIA**

**Seeking Banking Professional**

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 **PROFILE SYNOPSIS**

A diversified banker with 08 years of experience in overal banking operations within diversified exporsure offering expertise in financial management, financial planning & analysis, and system development & implementation. Adept in conceptualizing & implementing accounting procedures with significant contributions in core business activities. Self-starter and strong team player with capacity to drive efficiency and true banking performance along with analytical, problem solving, coordination, negotiation, communication and time management skills.

**STRENGTHS**

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| * More than **08** years of work experience
 | * Strong Customer relationship
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| * Process Improvement
 | * KYC Tools & Technique
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| * Portfolio Management
 | * Supervision of daily operations
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| * Training & Development
 | * Compliance of Central Bank Policies
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| * Effective Remittances Management
 | * Computer proficient with strong leadership skills
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**EDUCATIONAL QUALIFICATIONS**

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| **Master of Arts (M.A in International Relations)** University of Peshawar | **2007** |
| **Bachelor of Science (B.sc)** University of Punjab | **2005** |
| **Faculty of Science (F.sc)** Board of Intermediate Education, Islamabad, Pakistan | **2003** |
| **Secondary School Certificate(SSC)** Board of Intermediate Education, Islamabad, Pakistan | **2001** |
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**ACHIEVEMENTS**

* Exceptional focus and follow through abilities with record of efficiency and productivity.
* Have been integral part of many senior level management committees wherein various issues of businesses e.g. Administration, HR, Procurement, Marketing and Finance etc. are discussed and recommendations made to the top management.
* Committed team player with proven ability to meet and exceed set goals and deadlines.
* Gained experience, knowledge and understanding of business operations within the banking, general trading and manufacturing industries.
* Managed complete planning, implementation and operation of the ERP systems.

**CAREER PROGRESSION**

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| **Branch Manager** | **June 2014 Till Date** |
| **NIB Bank Limited, Attock City, Pakistan**A renowned Scheduled Commercial Bank (Listed). |  |
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| **Branch Manager** |  |
| **JS Bank Limited, Attock City, Pakistan**A renowned Scheduled Commercial Bank (Listed).  | **July 2013 – May 2014** |
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| **Operations Manager** | **Oct 2012 – July 2013** |
| **Muslim Commercial Bank Limited, Attock City, Pakistan**A renowned Scheduled Commercial Bank (Listed). |
| **Branch Manager** | **July 2010 – Nov 2012** |
| **Faysal Bank Limited, Attock City, Pakistan**A renowned Scheduled Commercial Bank (Listed). |  |
| **Silk Bank Limited, Attock City, Pakistan** A renowned Scheduled Commercial Bank (Listed). | **Dec 2006 – July 2009** |
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**AREAS OF EXPERTISE**

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| **Branch Manager*** Supervising the team performance in term of selling and marketing the investment products and finance products, etc. offered by the Bank.
* Plan & implement business development and marketing for commercial and individual account for the branch with an objective to improving the quality of services in the branch and maximizing performance and profits within Goals and Objectives.
* Develop and maintain client relationship – exiting & prospective.
* Monitor the performance of the branch risk assets and safeguard bank’s interest in the spirit of the credit policy.
* Interacts with the Commercial group head on day to day basis to understand new market opportunities & development market log in customer complaint and adopt complaints handling analysis process.
* Lead and motivate team of staff to render efficient customer services.
* Handling all unstructured complex customer related financial issues complaints effectively in a timely manner conduct roof cause analysis and suggest preventive & corrective majors.
* Plan retail banking products development programs to meet budgeted targets.
* Analyzing customer credibility in order to approving borrowing facilities.
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| **Operations*** Account activation documentation and reports regular review.
* Branch Audit conduction in line with bank policies and SBP regulation. During my stay in all departments and branches I have supervised, rating was either optimized or satisfactory.
* Security guards documentation and their placement according to bank manual.
* Term Deposits (placement, maturities, encashment).
* Locker Handling (Issuance, balancing of keys, Overdue lockers, break open etc.).
* Account opening MIS and KYC maintenance (CDD, EDD, and Ongoing).
* Zakat Declarations (CZ-50) forms maintenance & marking.
* Safe Custody items maintenance.
* Supervising day to day transactions and daily balancing of GL heads.
* Expense handling according to bank SOFP.
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| **Teller Supervisor & Customer Services*** Performed services for customers such as ordering bank cards and cheques.
* Receive and verify loan payments, mortgage payments and utility bills payments.
* Answer inquiries regarding checking and saving accounts and other bank related products.
* Ensure compliance with all internal controls and established policies and procedures.
* Perform specialized tasks such as preparing cashier’s cheques, personal money orders, issuing traveler’s cheques and exchanging foreign currencies.
* Record all transactions promptly, accurately and in compliance with bank procedures.
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**PROFESSIONAL COURSES**

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| * State Bank Training on KYC and AML.
* Account Opening Procedures.
* Time Management
* Emotional Intelligence
* Team Management Skills
* Customer Excellence
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**IT PROFICIENCY**

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| Versed with Oracle based ERP,Tally,Quickbooks, Peachtree accounting Fidelio, Opera, Sun System, Oasys, MS Office with advance excel techniques, internet and e-mail applications |

**PERSONAL DETAILS**

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| Nationality | : | Pakistani |
| Marital Status | : | Single |
| Visa Status | : | Visit Visa Expiring  |
| Driving License | : | UAE Light Vehicle |
| Languages | : | English, Urdu, Saraiki & Arabic(basic) |