AQSA AKHLAQ

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| **Father’s Name:** | Akhlaq  |
| **Date of Birth:** | 27thMay 1989 |
| **E-Mail:** | Akhlaq.355400@2freemail.com  |
| **Field of Interest:** | Retail Banking/Financial & Customer Services |

***Career Objective& Vision***

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| To turn ideas in reality and to managing the smooth operations of branch in compliance with banking regulation/policies and procedures with a view to minimize the operational risk and maximize profitability by ensuring the provision of quality services support in terms of product processing and service deliveries. |

***Professional Experience***

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| 1. **MCB BANK LIMITED, KARACHI(January 2016 – to date)**
2. **New Challi Branch Karachi.**
3. **General Banking Officer (OG-III)**
4. **Job description:**

I am associated with MCB Bank Limited New Challi branch Karachi. I am working in a capacity of General Banking Officer OG-III. * To authorize all posting/entries/transactions with in assigned limits and ensure supervision and also monitoring of all daily general banking transactions.
* To manage and make provisions for all budgetary requirement and allocated limits.
* To conduct frequent periodic review of GL heads (Control Accounts, income/expense & assets.)
* To act as a custodian of Cash vault keys, Locker master key/Vacant Locker keys, security stationary Stock.
* To ensure proper documentation and information regarding Opening & Closure of Accounts, Locker, ATM Cards and other deposits and related facilities in line with SOP.
* To monitor on regular basis Cash & balancing, suspicious transactions in line with KYC/AML through undertaking CDD-Customer due diligence& EDD-Enhance due diligence.
* To monitor branch Compliance.
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| **ADVANS PAKISTAN MICROFINANCE BANK LTD(October 2012 – January 2016)**1. **Garden Branch Karachi.**
2. **Financial Survives Supervisor (Operations)**
3. **Job description:**
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| **Financial Services Supervisor** with experience of successfully coordinating and supervising the activities ofvarious departments concerned with the cash, Branch operation. Account and Product Management, financial services; credit related services and insurance, quality assurance with respect to documentation and timely process Loan application and account opening.* Team leader of Customer Services Supervisors.
* Running daily front and back office work related to credit and retail activities of the branch.
* As main branch operation supervisor, coordinate and supervise files of all service centers and permanent booths.
* Checking and processing of loan applications and account opening files.
* Supervision of cash management and controlling.
* Team leading and work coordination.
* Handle all customer complains professionally.
* Prepare CSO’s performance appraisals and disciplinary notices as required.
* Perform pre-audits to insure ongoing adherence with compliance procedures.
* Attend branch meetings, workshop, etc.
* Responsible for collaterals valuations, reconciliation and documentation.
* Report to ECIB of State bank for default client list.
* Branch administration and security management.

**Customer Services Supervisor(October 2012 – February 2013)*** Welcome and inform potential customers at the branch.
* Handle front desk customer dealing.
* Proceed Account Opening and Loan Applications.
* Identify initial risk related to Loan/ Deposit and do initial client screening.
* Actively participate in the development of branch deposit portfolio.
* Identify client’s need and proposes new products to management.
* Manage MIS by creating and updating client’s details related to Loan/Deposit.
* Maintain Loan and Account opening files completely.
* Explain and supervise signing of Loan Contracts from clientele.
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| **AKHTAR BROTHERS ELECTRO ENTERPRISES(November 2011 – October 2012)****Sales Coordinator*** Assisting Manager Sales in his primary responsibilities
* Preparing letter & quotations independently
* Though follow up of submitted quotations
* Maintaining centralized emails of Head Office
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| * Initiating inter office documentation for new projects including preparation of Order Forms
* Preparing and updating Project Status Sheet (PSS)
* Maintaining Sales Inquiry sheet (SIS)
* Arranging stamping certificates from Weights & Measurement Department (Govt. of Sind)
* Assuring timely delivery of project equipment.
* Performing formalities associated with closed projects.
* Maintaining coordination between head office & clients. Maintaining coordination between head office & Branch Office.
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***Activities/Skills***

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| * Well Versed with Microsoft Office Application i.e. Word, Excel, Power Point
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| * Excellent Team Management, Interpersonal Communication & Analytical Skills.
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| * Hobbies include Research works, Reading, Travelling, Music & Sports
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***Academic Credentials***

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| ***Year*** | ***Degree*** | ***Institution*** | ***Grade/ GPA*** |
| 2016 | MBA (Finance) | Iqra University | 3.36 |
| 2009 | B.Com | University of Karachi | 1st Division |
| 2007 | HSC | B.I.S.E Karachi | B |
| 2005 | SSC | B.I.S.E Karachi | A |

***Research & Thesis***

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| * Identify the relationship between oil price variation with CPI and its sub baskets in Pakistan to make out individual effect of oil price variation upon each CPI basket.
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***Professional Workshop / Training***

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| * Attended training on Anti-Money Laundering / CFTat IBP.
* Attended training on Service ExcellenceatMCB Learning & Development.
* Attended training on Liability Products atMCB Learning & Development.
* Attended training on ATM Maintenance & Balancing at MCB Learning & Development.
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