AQSA AKHLAQ

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| **Father’s Name:** | Akhlaq |
| **Date of Birth:** | 27thMay 1989 |
| **E-Mail:** | [Akhlaq.355400@2freemail.com](mailto: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. |

***Activities/Skills***

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

***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. |

***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. |