**Mushtaq**

**Mushtaq.367199@2freemail.com**

**PROFILE**

**Well qualified and results-oriented Banking Professional with over 21 years of successful experience in positions of increasing responsibility and duties. Top-performer with track record of consistently meeting or exceeding sales goals and customer expectations. Skilled at educating customers on banking products and recommending best options that meet their short-term and long-term needs. Team player with polished communication skills: verbal, written, interpersonal, presentations, and rapport building.**

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| **** **Customer Service Relations** | **** **Sales Management** | **** **Branch Management** |
| **** **Marketing Financial Services** | **** **Loan/ Account Origination** | **** **Account Management** |
| **** **Staff Training & Development** | **** **Regulatory Compliance** | **** **Project Management** |
| **** **Banking Products & Services** | **** **Relationship Building** | **** **Teller Operations** |
| **** **New Business Development** | **** **Revenue Growth Generation** | **** **Communications** |

**CAREER PROGRESSION** 

**Feb.2011 to Sept.2016**

**I have been working as Manager Banking and Finance in Technical Associates Pakistan Limited and look after all the banking affairs of the group.**

**KASHF MICRO FINANCE BANK-Township Branch** **Jan-2009-Sept.2010**

**Selected Accomplishments:**

**Joined Bank as Assistant Vice President/Branch Manager and started new branch .Inaugurated new branch at Township for new business and the branch reached at breakeven point within 09-months. Hired new staff members not only for branch as well as for other branches. Raise the deposit for the new branch upto 250(M) within six month and opened 1400 accounts and made microfinance lending for Rs.44(M) in one and half years. With 700 Clients, also achieved following**

1. **Have won three times Best Branch Manager among all the branches.**
2. **Got very good ranking during 2009 and best Branch Manager in 2009-2010.**
3. **Help senior management and other branches in streamlining procedures/ amendments as per present standards.**
4. **Declare best Branch Manager in 2009.**

**JS BANK-Allama Iqbal Town Lahore.** **July 2007-April 2008**



**Joined Branch Manager at JS Bank Allama Iqbal Town Branch Lahore. Inaugurated the branch with 150 accounts on first day with 88(M) and set branch deposit, hired new liability staff as well as operational staff for new branch.**

**UNITED BANK LIMITED**-**Various Branches**  **June-1988-July-2007**

**Selected Accomplishments:**

1. **Generated new business of Rs.170 (M) at ShamkeBhauttian as Branch Manager in 2005.Also made Agri. Financing 110 Million.**
2. **Generated new business of Rs.310Million in a period of 1 ½ years at Allama Iqbal Town Branch Lahore including Rs.100Million rise in just six months only. Thus concluding the half year end 2007 at Rs.600Million.**
3. **I have achieved Best Performance Award for six years consecutively from 2001-2006. And was declared the Top Branch Manager in 2006 among Top 50 Branch Manager all over Pakistan.**
4. **I achieved ‘’A’’ Category Audit rating which further moved to ‘’AA’’.**

**PROFESSIONAL DEVELOPMENTS**

* **DAIBP (Part-I)**
* **I got different trainings for professional development;**

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| **Elementary Course Position in Punjab)** | **Forex Operations** | **Condensed Training Course** |
| **Computer training Course** | **Business Communication** | **AML & KYC** |
| **** **International Trade** | **Team Survivor** | **The Idea Express** |

**SHOLASTICS**

**M.A Economics from the University of Punjab Lahore.**

**LANGUAGES**

**Fluent in English, Urdu, Punjabi and Hindko.**

**COMPUTER SKILLS**

**MS Office, PC Literate.**