**MUHAMMAD**

**MUHAMMAD.375354@2freemail.com**

|  |  |
| --- | --- |
| **OBJECTIVE** | Seeking a suitable position, whereby my potential and knowledge is utilized for organization & career growth |
| **PERSONAL DATA** |  |
| **Name** | Muhammad  |
|  |  |
| **Date of Birth** | 07-08-1978 |
|  |  |
| **Nationality**  | Pakistan |
| **Education** |  BBA  Intermediate Matric |
| **PROFESSIONAL TRAINING COURSES** |  Microsoft Office  Word, Excel, Power point and work in all Windows 95, 98, ME and XP. Access to Internet service |
| **BANKING TRAINING COURSES** |  Account opening in the light of Prudential Regulations  Know your Customer. Money Laundering Effective Communication with Bank s Clients & Colleagues Business Continuity Plan Winning through Quality Service Groom your personality  Home Remittance |
| **Experience** **Jan 2016** **till****Present****Nov 2012** **to****Nov 2016****May 2006** **To****Aug 2012****May 2005**  **To** **April 2006****Oct2003**  **To** **April 2005****July2001**  **To** **Sep2003** | **Sheeraz Maqbool Electronics Trading LLC – Dubai UAE****Managing Partner**Responsible**Responsibilities*** Manage all company accounts.
* Administration and handle all purchases of company.
* Ensure stocking and balancing of cash.
* Manage all bank accounts and booking keeping.
* Manager all meetings with clients and suppliers.
* Handling of all staff issues and hiring’s.

**RAWBANK Congo - Kinshasa****Credit Operations**Responsible – Operations Credit**Responsibilities*** Verification of all legal and required documents as per credit offer letter documents.
* Disbursement of Credit of all segments after ensuring that all documents as per requirement.
* Monitoring of portfolio and advice Segment Heads and Risk Head as per requirement.
* Provision of NPL accounts as per policy and guidance of central bank.
* Monitoring of NPL accounts and classify the same according to NPL Category.
* Prepare MIS required by Section or requested by the Head of Credit.
* Conduct frequent departmental meetings & staff interaction to ensure staff motivation level is satisfactory at all times & all issues / concerns are addressed accordingly.

**NIB Bank Limited** **Centralized Operations**Manager – Account Services Unit**Responsibilities*** Conduct daily / weekly / monthly & periodic independent checks to ensure that all documents are as per bank policy & SBP regulations are being adhered to at all times irrespective of work volumes.
* Guide & assist staff of the Account Services Unit ensuring documentary requirements are in accordance with regulatory & bank policies prior to processing of account. Ensure that the department maintains operational standards by complying with regulations, guidelines and procedures.
* Guide & manage operations of the Account Services Unit while ensuring quality and efficiency in all processes performed by the Unit thus ensuring all activities pertaining to the department are being processed on timely basis.
* Review status of outstanding exceptions for all accounts opened on Deferral Basis & escalates status if the same are not resolved as per agreed target / resolution date.
* Develop & maintain various departmental reports / MIS for onward submission to relevant authorities.
* Conduct frequent departmental meetings & staff interaction to ensure staff motivation level is satisfactory at all times & all issues / concerns are addressed accordingly.
* Ensure that UAT for all newly launched products are in accordance with the laid down procedure / policy & provide relevant feedback / comments to senior management.
* Frequent review of Key Custodian Register & ensure the same is updated as & when required.

**NIB Bank Limited****Jodia Bazar Branch**Assistant Manager**Responsibilities** Scrutiny of document & account opening in system Issuance and balancing of cheque books Issuance of ATM cards  Issuance of TDRs Assigned as a backup FOR Branch Operations Manager**Prime Commercial Bank Limited** **Cloth Market Branch**Customer Services Officer**Responsibilities** Scrutiny of document & account opening in system Issuance and balancing of cheque books Issuance of ATM cards  Issuance of TDRs Supervision of online transactions Worked in clearing and remittances department**KASB Bank Limited (Form: Platinum Commercial Bank Ltd)**  Outward and Inward clearing (Posting, Balancing) Open the accounts and maintain all account opening form and issuing a Cheque books. Issuing of TDRs. Issue Pay Order / DD / TT and MT Balancing of Pay Order / DDs / TT and MT OBC and IBC |