**Shahzad**   
  
Email: [shahzad.379961@2freemail.com](mailto:shahzad.379961@2freemail.com)

**CAREER OBJECTIVE:**  
Responsible for supervising the day to day running and operations of the bank, while at the same time creating a professional, helpful and customer friendly environment for staff to work in.

**Achievement:**

Conveyance 500 people who receive foreign money on their name instead of bank accounts, these people open accounts and deposit 20 million these accounts which is my achievement in favor of the bank.

**PROFESSIONAL EXPERIENCE**:

Working in United Bank Limited Pakistan   
Chief Teller       Sep 2015 – Present

**CAREERS** **SKILLS**:

* Ensuring the smooth running of basic banking transactions.
* Looking after the short term and long term funding requirements of business clients and individual customers.
* Update financial data on bank software.
* Record payable and receivable entries.
* Answering any financial and banking queries.
* Contributing towards policy making.
* Prepare monthly statement of expense and revenue.
* Maintaining a professional image at all times.
* Working closely with small and medium sized businesses.
* Managing and monitoring the performance of bank employees.
* Putting into effect new procedures and policies passed down from Head Office.
* Handling customer queries face to face, over the phone or via correspondence.
* Marketing new financial products or services.
* Analyzing financial reports.
* Advising companies on how to effectively use their money to grow their business.
* Presenting information clearly to customers, work colleagues and third parties.
* Representing the bank within the local community.
* Verifying customer data to detect and identify financial fraud.
* Opening new bank accounts for individuals and also companies.
* Responsible for cash management.

**SOFTWARE SKILLS:**

* Install all version of Microsoft Windows Operating System.
* Ms Word. Ms Excel.
* Ms Power Point and Ms Outlook.
* Work on VAT.
* Use Symbol Software for making Payment and Receipts
* Operate Cheque Book operating system for cheque books.

**RELIVANCY**:

Working in United Bank Limited a leading bank in Pakistan like ADCB bank in UAE.

**Banking** **Competencies:**

* Thorough understanding of banking procedures.
* Knowledge of foreign currency.
* Developing processes that reduce the time taken in processing loan applications.
* Profit & Loss management.
* Corporate accounting.
* Strategic planning.
* Presentation and sales skills.
* Knowledge of fund management.
* Loan consultation.
* Comprehensive understanding of industry and regulatory laws and regulations.
* Risk management and evaluation.
* Debt management.
* Good knowledge of finance and accounting.
* Tax planning and compliance.

**RESPONSIBILITIES :**  
 Prepare payroll of janitorial staff.  
 Prepare monthly closing report.  
 Have experience of VAT.  
 Analyze the revenue and expenditure from previous month to current month.  
 Commercial banking  
 Report writing and present to line manager.

Establish productive and professional relationship with line manager.  
 Fulfill targets for sales volume, revenue and objectives.  
 Understand and clarify and validate customer needs what they wants?  
Provide best solution development efforts that best address the customer needs.  
 Indicate new sales opportunities and closing new accounts.  
 Conduct audit and correct the compliance issues if any  
 Prepare effective selling our product that implement approved customer business plans.

Correct forecast about sale Volume for assigned accounts and revise based on actual performance.  
 Responsibility for achieving common company objectives and targets is assigned by customers.

**ACADEMIC QUALIFICATIONS:**

Govt Collage University Faisalabad

Master of Commerce in Banking & Finance 2013 – 2015

University Of The Punjab            
 Bachelor OF Commerce in Banking & Finance 2009 - 2012  
  
**REFERENCES:**- Available on Request.