**AHAD**

**Email:** **ahad.389884@2freemail.com**

**Objective:**

Accounting financial vision and strategy, translating objectives into actionable plans to achieve improved financial operations. Gained extensive experience in financial & MIS reporting, accounts payable, accounts receivable.

**Work Experience:**

**Accountant**

**Job Responsibilities**

* Manage and oversee the daily operations of the accounting department including:
* month and end-year process
* accounts payable/receivable
* cash receipts
* general ledger
* payroll and utilities
* revenue and expenditure variance analysis
* capital assets reconciliations
* trust account statement reconciliations,
* debt activity
* Establish and maintain fiscal files and records to document transactions

**BANK ISLAMI (OCT 2016 To OCT 2017)**

**Business Executive**

**Job Responsibilities**

* Corporate Mortgage Home Finance.
* To build on the existing portfolio of clients, market new and existing offerings to them, to identify selling and cross-selling opportunities through the daily analysis and interactions made with clients in order to help achieve the sub-department’s Business targets.
* Develop a close working relationship with all departments / sub-departments including Product partners.
* Responsible for preparing credit information of Finance quality trends
* Preparing statements and reports in a timely and accurate manner to meet the department’s requirements, policies, and standards
* Document Controlling and Coordination for Processing

**NOOR BANK (FEB 2015 To SEP 2016)**

**Senior Relationship Officer**

**Job Responsibilities**

* Manage the portfolio of Personal Financing, Account opening.
* Providing the wide range of consumer products along with the finest Branch Operation services in town, which presents the match less blend of Sales & Service to our Valued Customer.

**EMIRATES ISLAMIC BANK (AUG 2014 To JAN 2015)**

**Sales Officer**

**Job Responsibilities**

* Bring in customers through professional reference, natural market and cold calls.
* Follow up with the customers.
* Provide best services to my customer.
* Create new Relationship and concentrate on New Customers

**MEEZAN BANK Ltd (NOV 2011 TO AUG 2014)**

**Business Development Officer**

**Job Responsibilities**

* Branch banking Manage the portfolio of Liabilities. Laptop Financing, Car Finance and House Financing.
* Bring in the most deposit in CASA and Term Deposits, through professional reference, natural market.
* Prepare account verification checklist, SDD, Risk score sheet, EDD, Account opening tracking sheet, KYC report, Day planner, Call report.
* Concentrate on businesses to get maximum deposits and for long term pure banking.
* Monitor transactions of accounts in the portfolio (AML).

**STANDARD CHARTERED BANK (NOV 2010 TO APR 2011)**

**DIRECT SALES REPRESENTATIVE**

**Job Responsibilities**

* Manage the portfolio of Liabilities, Car Finance and House Financing.
* Initialize, maintain and establishes the strong and long term Relationships with potential customers.
* Providing the wide range of consumer products along with the finest Branch Operation services in town, which presents the match less blend of Sales & Service to our Valued Customer.

**NIB Bank Ltd (MAY 2008 TO OCT 2010)**

**Relationship Officer**

**(CMM- Mortgage- Business Loans)**

**Job Responsibilities**

* Manage the portfolio of Liabilities, Commercial Mass Market Business Loans, Hypo, and Secured Loans.
* Initialize, maintain and establishes the strong and long term Relationships with potential customers.
* Understand the customer need and carry out KYC to ensure better portfolio performance in terms of customer repayment behavior.

**Academic Qualification**

Master Economy & Finance (Karachi University) 2014

Post Graduate Diploma (Karachi University) 2010

Bachelor of commerce (Karachi University) 2009

**References:** To be furnished on request.