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| **Atif** **Senior Banking Management Professional****E-mail:** **atif.6701@2freemail.com** |
|  | **Executive Summary** |  |
| Experienced banking professional with proven working knowledge and expertise in the field of Trade Finance, FI Operations, Risk Assessment and Correspondence Management. Demonstrated capabilities in meeting stringent deadlines, summarizing conclusions, presenting comprehensive reports and ensuring compliance to guidelines. Proven track record of maintaining relationships with customers in a professional manner. Dynamic, self-motivated and skilled negotiator with excellent problem solving, organizational, communication, interpersonal, team building, customer service skills with strong work ethic. A skillful presenter, good communicator and dedicated team leader. Keenly interested to work in a more challenging managerial work profileto strive for professional excellence. |
|  | **Qualifications** |  |
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| **Master of Science in Statistics - First Division** | **1991** |
| Karachi University, Pakistan |  |
| **Post Graduate Diploma in Computer and Information Sciences** | **1992** |
| Karachi University, Pakistan |  |
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|  | **Accomplishments** |  |
| * Wrote Standard Operating Procedures for Forfaiting, Buyer’s Credit and Promissory note discounting.
* Devised Business Continuity Plan for Centralized Trade Finance Centre.
* Entrusted as the core resource to centralize trade finance operations of Qatar, Bahrain and Tanzania in U.A.E.
* Won Master class performer award.
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|  | **Career History** |  |

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| **Unit Head(Vice President),**United Bank Limited, Dubai, UAE | **2017 – Current** |
| **Unit Head (Assistant Vice President),** United Bank Limited, Dubai, UAE | **2012 – 2017** |
| **Unit Head (Officer Grade-I),** United Bank Limited, Dubai, UAE | **2006 – 2012** |
| **Senior Officer,** Mashreq Bank PSC, Dubai, UAE | **1995 – 2006** |
| **Officer,** Allied Bank of Pakistan Limited, Karachi, Pakistan | **1993 – 1995** |

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|  | **Areas of Expertise** |  |
| * Guiding and educating customers regarding various trade finance products which can meet their requirements.
* Providing tools for smooth supply of cash resources. These include discounting of export bills, forfaiting of trade receivables, buyer’s credit and promissory note discounting.
* Facilitating overseas offices of the bank in meeting requirements of their clients by providing suitable solutions.
* Handling trade business routed by banks and clients based in Singapore, China, Australia, India, Pakistan, Bangladesh, Canada and Africa.
* Devise practices to mitigate financial and country risks.
* Ensuring smooth execution ofFI operations which include risk participation.
* To oversee office administrative procedures and review or implement new procedures.
* Improve turn-around times by providing solutions for streamlining of procedures and controls.
* Resolve operational problems to continuously improve process of the workflow, procedures and productivity.
* Resolving customer service concerns to ensure customer satisfaction.
* Nurturing new talent.
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| **Atif**  |

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|  | **Work Experience** |  |
| **Unit Head – United Bank Limited*** Managing export unit of Centralized Trade Finance Center which handles business of UAE, Qatar, Bahrain and Tanzania.
* Assuring smooth execution of FI transactions.
* Actively involved in the drafting of work instructions and operations manual for Centralized Trade Finance Center. Also participatedin examining and evaluating various processes.
* Responsible for preparation of Business Continuity Plan.
* Maintaining relationships and providing assistance to clients that they may require.
* Planning for the activities of workers and oversee staff training programs.
* Preparing correspondence and reports for senior management.
* Providing guidance and training to team members to enhance their skills and decision making.
* Ensuring adherence to compliance and audit guidelines and timely resolution of issues that may be highlighted.
* Entrusted to be internal ISO auditor.
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| **Senior Officer – Mashreq Bank PSC** * Advised/confirmed export L/Cs and took charge of transferrable export L/Cs.
* Handled the scrutiny and lodgment of documents drawn under both import and export L/Cs.
* Managed inward documentary collection and open account transactions.
* Administered the issuance of shipping guarantees, settlement of import documents and remittance of proceeds; also handled import L/C issuance and LGs.
* Controlled disbursement of pre-shipment finance anddocuments drawn under export L/Cs.
* Directed outward documentary collections, discounting and purchase/settlement of export bills.
* Organized payments of reimbursement claims received against vostro accounts.
* Managed affairs in absence of team leader.
* Dynamically involved with ISO certification process and subsequent ISO audits of Foreign Trade Center; besides prepared Central bank statements pertaining to Foreign Trade Center.
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| **Officer – Allied Bank of Pakistan Limited*** Reviewed and analyzed documents drawn under import L/C’s.
* Handled inward and outward documentary collections as well as Central bank returns.
* Involved in discounting and purchase of export bills and settlement of the same.
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|  | **Trainings** |  |
| * Took part in Total Quality Advantage Workshop and Customer Focus Workshop.
* Received professional training on Combating Money Laundering and Fraud.
* Attended workshops entitled How to Reduce Discrepancies by knowing ICC-ISBP in depth.
* Joined Workshop For Bankers on Bill of Lading and Associated Security.
* Trained with UCP 600, ICC UAE Workshop on ISBP and Maritime Fraud in Trade Finance.
* Attended EIBFS Course on Financial Crimes and Enforcement Under AML.
* Participated in EIBFS workshops on Coaching And Mentoring and Team Building.
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|  | **IT Skills** |  |
| Symbols CBS, Bank Trade, Uni Bank Software’s, Swift Alliance, MS Office, Internet and E-mail applications |
|  | **Personal Details** |  |
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| Nationality | : | Pakistani |
| Date of Birth | :  | 15th September 1967 |
| Marital Status | : | Married |
| Languages  | :  | English and Urdu  |