



PERSONAL PROFILE

Father's Name: Nizamuddin

Date of Birth: 16-04-1976

Marital Status: Married

Religion: Islam

N.I.C No: 42301-7162475-5

CONTACT

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TRAINING

- Money Laundering, know your Customer & Operational Issues in Foreign Trade.
- Islamic Products Risk Management
- Money Laundering – Understanding & Prevention
- SME Banking For Risk Managers conducted at SBP, Karachi
- SME Training on& Regulatory Framework and SBP Schemes conducted at SBP, Karachi

KEY SKILLS AND CHARACTERISTICS

- Financial analysis and aptitude
- Relationship building and management
- Credit
- Financial Advising
- Risk management assessments

EDUCATION

- Graduation 1998
- Intermediate 1996
- Matriculation 1992

MOHAMMAD AMJAD

WORK EXPERIENCE

February, 2021 to January, 28, 2022

Company: Askari Bank Ltd

Job Title: Senior Relationship Manager (AVP) -SME HUB

1. To process credit proposals of fresh SME clients and duly undertaking the financial analysis w.r.t their business turnover & profitability as well as in accordance with SBP's Prudential Regulations and Bank's Credit Policy.
2. To process/imitate existing SME clients renewal proposal including their routine financial transactions affairs with regard to funded & non-funded credit facilities.
3. Liaison with CAD/CRMG regarding different facilities, with Legal Division regarding NPL accounts/filing of Suit, monitoring of remedial portfolio and managing restructuring & rescheduling of accounts where necessary/ suitable.
4. To acknowledge and resolve customer complaints within prescribed TATs to avoid customer dissatisfaction.
5. To adhere to bank policies / regulatory guidelines for smooth and harmonious export outside the branch.
6. Assessed clients' financial situations to develop strategic financial planning solutions.

December 2006 to February-2021

Company: Habib Metro Bank Ltd. (Karachi)

Job Title: Chief Manager Credit (Hub Manager Credit - SME)

1. To supervise credit proposals and e-memos duly undertaking the financial analysis w.r.t their business turnover & profitability as well as in accordance with SBP's Prudential Regulations and Bank's Credit Policy.
2. To manage renewals of the existing portfolio including their routine financial transactions affairs with regard to funded & non-funded credit facilities.
3. Liaison with CAD/CRMG regarding different facilities, with SAM division regarding NPL accounts/filing of Suit, monitoring of remedial portfolio and managing restructuring & rescheduling of accounts where necessary/ suitable.
4. To ensure compliance according to guidelines stipulated by internal and external regulatory authorities and liaise with Central Bank's Auditors, External Auditors and Credit Review Department to provide all logistical support, documents and information as and when required as well as assist Br. Manager regarding matters related to FBR, FIA, SBP etc.
5. To acknowledge and resolve customer complaints within prescribed TATs to avoid customer dissatisfaction.
6. To adhere to bank policies / regulatory guidelines for smooth and harmonious export outside the branch.

Additional Responsibilities

1. To handle Export Refinance Scheme (ERF) cases.
2. Negotiation & Discounting of Export Documents.
3. Scrutiny of Export's Documents.
4. To handle Exports Payments.
5. To handle Advance Payment Cases.
6. To handle Collection Documents.
7. Correspondence with Foreign Banks.

November 2001 to December 2006**Company: Askari Commercial Bank Ltd****Job Title: OG-I****General Banking**

1. Account Opening Department
2. Remittance Department
3. Clearing Department
4. To handle locker cases & issuance of lockers
5. Issuance of ATM

January 1997 to November 2001**Company: State Bank of Pakistan****Job Title: Administration Associate**

1. To handle all administration's matter as advised by the Director Administration.
2. Preparation of Staff monthly salaries.
3. Preparation and handling of staff monthly over time cases.
4. To handle officer's TA/DA cases.
5. Issuance of Office Circulars.
6. Correspondence with other SBP's Offices.
7. Keep record update of filing.
8. Carried out all other duties which were assigned by Director Administration.

May , 1995 to January, 1997**Company: Pakistan Banking Council****Job Title: Officer**

1. To make payments to various contracts
2. To prepare of staff monthly salaries
3. To handle Administrative matters of staff
4. Keep record update of various accounts.
5. Correspondence with Government's Departments. To undertake frequent visits for inspection of Bank's mortgaged/ pledged/ hypothecated assets to keep the Bank's interest secured.
6. To ensure obtaining regularly, stock report, insurance, yearly financials and BBFS from the customers as and when required.

