



Haroon Iqbal

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Religion: Islam

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AREAS OF INTEREST

Financial analysis

Risk analysis

Project management

OBJECTIVE

- To pursue a career and seeking a position for job in well reputed and dynamic organization where I could utilize my skills and professional abilities as a contribution towards the development of the organization.
- To touch the boundaries of excellence in every field of life.

Education

- **M.com Commerce** *Nov-2018*
Specialization in Finance & Accounting
University of Swabi
- **B.com Commerce** *Sep-2016*
Specialization in Finance & Accounting
University of Swabi
- **FSC/ Pre-Engineering** *July-2014*
BISE Mardan
- **SSC/Matric** *June-2012*
BISE Mardan

OTHER QUALIFICATION

- DIT
- BTE PESHAWAR

Experience

- **Operation Officer Client Services: Khushhali Bank Ltd Swabi Branch since June-2020 to April-2021 / Dec-2021 to May-2022.**

1. **Account Opening:**
 - a. Error free opening of customer accounts & process related documentation in compliance with KYC (Know Your Customer) & AML (Anti Money Laundering) policies.
2. **Policy Compliance / Audit**
 - a. Complete adherence of KBL policies and procedures.
 - b. Full compliance with internal, SBP policies and other regulatory authorities.
 - c. Ensure zero objections from CBOU / SBP & Internal/External Audit.

3. Processing of Transactions

- a. Ensure cheque book, CRR, withdrawal slip, remittances, account statement etc. are issued as per defined banking policies and procedures.
- b. Inward Clearing, Outward Clearing, OBC and Internal & on-line transfers are executed as per defined policies and procedures.

4. Record Keeping

- a. Maintain proper record of reports and vouchers related to Client Servicing desk.
- b. Security stationary and other stationary record must be proper maintained.

5. Customer Services

- a. Maintain timeliness in processing of client servicing related transactions.
- b. Ensure zero customer complaints.
- c. Assist customers in filling in the deposit slips, DD/PO Internal Transfer Applications.
- d. Answer basic customer inquiries regarding interest rates, service charges, and account histories while complying with disclosure requirements, regulations and consumer privacy.

O Operation Officer Cash: Khushhali Bank Ltd Swabi Branch since April-2021 to December-2021.

6. Cash Payment & Receipts:

- a. Error free processing of deposit, withdrawal of local & on-line transactions
- b. Ensure proper verification of customer/funds availability and within authorized limits from Cash Counters.
- c. Ensure collection of loan recoveries receipt,

7. Policy Compliance / Audit

- a. Complete adherence of KBL policies and procedures.
- b. Full compliance with internal, SBP policies and other regulatory authorities.
- c. Ensure zero objections from SBP & Internal/External Audit.

8. Cash Sorting

- a. Sorting of cash in line with SBP & KIM guidelines & its record maintenance.
- b. Ensure zero objections from SBP & Internal/External Audit.

9. Cash Management

- a. Projecting for cash requirements of the branch & ensure cash is maintained within prescribed limits.
- b. Cash transportation is done strictly in line with KIM.
- c. Ensure excess cash insurance (where required).
- d. Ensure cash/cheques and all other transactions are promptly, accurately recorded in compliance with KIM.
- e. Ensure proper record keeping of vouchers and reports related to cash.
- f. Ensure proper petty cash management

10. Customer Services

- a. Maintain timeliness in processing of cash related transactions
- b. Ensure zero customer complaints.
- c. Address basic customer inquiries regarding interest rates, service charges, and account histories while Complying with disclosure requirements, regulations and consumer privacy

PROFESSIONAL SKILLS

Good Communication skills, Team Lead, Key Accounts Management, Business Plan Development, and Business Plan report writing, Proposal Writing, Content Writing.

Computer Skills

- Microsoft Office
- T24 Software

Languages

- English
- Urdu
- Pasht