

# Tajamal Hussain (B.COM)

## Branch Operations Manager

Splendid experience in branch banking / sales of financial services in Pakistan as well as Money Exchange Company experience in United Arab Emirates including Branch Staff Supervision, Branch operations, Customer services and satisfaction, Cash Management Services, Cash Receiving, Payments, Sorting, Balancing, ATM Replenishment. Batch posting of Inward & Outward Clearing, Foreign Cheque Clearing, Foreign Telegraphic Transfers, Lockers, Unclaimed Deposits and Deceased cases, Wages Protection System, Home Remittances like Western Union, HBL Fast Cash, Transfast, and Express Money. Worked on financial softwares like EBBS, Core Banking Systems, Symex, and Equation Misys. Ability to perform as an integral member of a cohesive team and analyse operational data to support new initiatives and functional enhancements.

### 15 Years Pakistan experience

( Standard Chartered, Faysal Bank, MCB Islamic Bank, HBL )

**2 Years Dubai, UAE experience** ( Index Exchange Co LLC formerly called as Habib Exchange Co LLC )

## Experience

### 05-2019 – Branch Operations Manager

#### Current

*HBL Bank Ltd, Peshawar, Pakistan*

- Successful report regarding Branch Annual Audit and compliance report for consecutive two years.
- Selling and processing of bank's consumer products like Auto loans, Credit Cards, Personal Loans, Home Loans, Bancassurance and active support for achievement of branch sales targets.
- Quality customer service delivery with utmost satisfaction leaving zero complaint.
- Responsible for ensuring controlled & smooth operations in the branch, timely service delivery to the customers and constantly enhancing the quality of customer services.
- Responding FCCM / Mantas/ RFI Alerts to Transaction Monitoring Teams.
- Joint Key custodian of Safe custody of security stationary with officer.
- Supervision of reservation and destruction of old record.
- Responsible for opening of all types of accounts in accordance with the bank's laid down procedure and in strict adherence to KYC and other regulatory requirements.
- Monitoring of daily KYC/high value transactions reports and reporting of any suspicious transaction if any.
- Responsible for accurate and timely submission of all sorts of reports to superior offices/ regulator.

## Contact

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### E-mail

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**Nationality:** Pakistani

### LinkedIn

[linkedin.com/in/tajamal-hussain-8a1a7567](https://www.linkedin.com/in/tajamal-hussain-8a1a7567)

## Skills

Decision making



Excellent

Time management



Excellent

EBBS, CBS, Symex,

Equation, Misys



Very Good

Stakeholder

Management



Very Good

Problem Solving



Excellent

Risk analysis and

Resource Management



Excellent

**04-2016 – Branch Operations Manager**

**05-2019** *MCB Islamic Bank Ltd, Peshawar, Pakistan.*

**06-2013 – Supervisor**

**10-2015** *Index Exchange LLC, Abu Dhabi, UAE*

- Assurance of branch smooth operations, timely & accurate service delivery to the utmost customer satisfaction.
- Manage branch incoming & outgoing cash effectively on daily basis.
- Intimation of denomination wise cash sending to cash feeding branch for next day deposit to Central Bank of UAE.
- Home Remittances, Telegraphic Transfers, Electronic wire transfers, SWIFT payments, Real time money send/receive using Symex software.
- Registration of companies regarding Wages Protection System
- Receipts & payments of cash salaries according to WPS policies & procedures.
- Distribution of ATM Debit Cards to respective company employees and updating of card status in system.
- Market visits to enhance company business.

**01-2011 – Universal Teller**

**06-2013** *Standard Chartered Bank, Peshawar, Pakistan*

- Conducting teller and cash vault transactions in an accurate and timely manner.

**11-2007 – Cash Officer**

**10-2009** *Faysal Bank Ltd, Peshawar, Pakistan*

**10-2004 – Universal Teller**

**11-2007** *Standard Chartered Bank, Peshawar, Pakistan*

## Education

**1997** **Bachelors of Commerce: Banking & Finance, Accounting, Statistics, Business Communication**  
*University Of Peshawar, Pakistan*

**1995** **F.Sc Pre-Engineering : Mathematics, Physics, Chemistry**  
*Edwards College Peshawar Pakistan*

Technical proficiency ,  
Data processing  
/Accuracy



Excellent

Budget management  
/forecasting



Very Good

MS Office



Excellent

Communication /  
interpersonal skills



Very Good

1993

**Secondary School Certificate: Mathematics,  
Physics, Chemistry**

Board of Intermediate & Secondary Education  
Peshawar, Pakistan

## **Trainings**

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1. NIBAF (State Bank of Pakistan) Training on Skill development of Branch Operations Managers.
2. Anti-Money Laundering / Combating Financial Terrorism / Counter Proliferation Financing
3. KYC & CDD
4. Reporting Suspicious
5. Anti-Bribery & Corruption
6. Whistle Blowing
7. Introduction to 3D Channels
8. FATCA & CRS
9. Customer On-boarding CIF & Account Opening
10. Locker Operations
11. Fair Treatment of Customers
12. Power of Positive Attitude
13. Home Remittances
14. Fraud prevention