



Muhammad Ali

Banking

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Jhang Punjab, Pakistan

With four years of valuable experience in various roles within Branch Banking at a top-tier bank, I am now eagerly seeking a new and exciting opportunity to further develop my skills and contribute to a dynamic organization.

EDUCATION

- Master (M.Com)**
Government College University Faisalabad
01/2019 - 03/2022 *Faisalabad Pakistan*
 - Courses
 - Accounting, Finance, Management & Business Administration

WORK EXPERIENCE

- Cash Officer, Operation Officer**
HBL
08/2018 - 11/2020 *Jhang Punjab Pakistan*
 - Achievements/Tasks
 - Error Free execution of all branch based financial & All other Non Financials as per delighted authority & SOPs.
 - Maintain Cash in hand & vault in accordance with State Bank Clean Note Policy.
 - Ensure Cash Balancing are Reconciled with Cash on Hand GL.
 - Having Additional information of ATM replenishment, Account Opening & Customers Service in Branch Banking.
- Relationship Manager, Mortgage Manager**
HBL
11/2020 - 11/2022 *Jhang Punjab Pakistan*
 - Achievements/Tasks
 - Experienced of House Financing & Mortgage at Region Level.
 - Expert in token Registered Mortgage & Equitable Mortgage Solutions.
 - Expert in Legal Opinion & Property Documentation.
 - Complete knowledge of Credit, Finance & Clients Relations.
- Credit Manager**
MCB
11/2022 - Present *Jhang Punjab Pakistan*
 - Achievements/Tasks
 - Working as Relationship Credit Associate in SME to Preparing the Credit Proposals for Line Renewal/Enhancement.
 - Experienced in Credit Facilities, Financials Making & Personal Finance in Risk Management.
 - Reviews & Resolve All Complaint Related to CIU & Credit.

SKILLS

- Organisation and time management
- Leadership and team management.
- Financial Analysis & Risk Management
- Personable Attitude
- Ability to work in Fast-Paced Environment
- Customer service & Problem Solving

ORGANIZATIONS

- HBL (11/2018 - 11/2022)**
Worked as Cash Officer and have complete knowledge of Cash transactions, Cash balancing, State Bank Clean Note Policy and SOPs. As operation Officer worked in branch Banking for account Opening, Atm replenishment & Customer service.
- MCB (11/2022 - Present)**
Relationship Credit Associate in SME to Preparing the Credit Proposals and managing the Facilities. Having Complete knowledge of Credit & Finance.

LANGUAGES

- Urdu
Native or Bilingual Proficiency
- Arabic
Professional Working Proficiency
- English
Native or Bilingual Proficiency

INTERESTS

- Finance & Economics
- Technology & Networking
- Continuous Learning
- Team Work