



MUHAMMAD ASIM ISMAIL

Certified Professional Banker - IBP

Certified Customer Service Officer - IOBM

Certificated Member of Chartered Banker Institute (CCBI) - UK

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Objective

To obtain a position in a supportive environment where I can help the organization grows in value utilizing my experience, capabilities and abilities.

Internships

- ❖ 1 Month INTERNSHIP at AL CATEL LUCENT PAKISTAN.
- ❖ 6 Week INTERNSHIP at PTCL Head Quarter Islamabad.

BANKING EXPERIENCE

Ω Soneri Bank Limited

[30-08-2022 to Till Date]

Designation: Credit Administration Officer - OG-1

- Feeding of Credit limits & Charges in T24 in accordance with DAC / Sanction Advice.
- Monitoring of Credit facilities in terms of the Sanction advice / Banks Credit Manual.
- Mark-up Monitoring & follow-up with the field for rectification, if any anomaly observed.
- Scrutiny of Stock Reports / Stock Inspection Reports and Calculation of DP.
- Pledge DP calculation, for each pledge transaction, in accordance with Credit Manual.
- Assigning of Valuations to Valuers & Coordination with Branch & Valuers.
- Payment of Valuation & Macadam Charges to vendor through Head Office.
- Extraction of ECIB from SBP Portal (In Case Auto ECIB not working).
- Update MIS on daily basis & ensure proper record maintenance in both Soft & Hard Copies.
- Timely updation of Exception Reports with regards to Limit Expiries, Insurance, Valuation, Stock Reports, Stock Inspection Reports, Financials, Deferrals etc.
- Any other assignment assigned by Unit Manager / Regional Manager from time to time.

Ω BANKISLAMI PAKISTAN LIMITED**[22-02-2019 to 29-08-2022]****Designation: Senior Officer - CAD (Mortgages)**

- To assist in implementation of credit administration structure and procedure within the bank through interaction with the various divisions / departments / units / branches on an ongoing basis.
- To assist in development of standard House Finance documentation, Musharakah Agreements and to ensure its shariah & legal effectiveness & enforceability. In addition, ensure compliance of Bank's and regulator's credit policies in term of disbursement of House finance facilities.
- Ensure perfection of security/support documents and adherence to covenants/conditions of the credit approvals.
- To assist in identifying opportunities to increase efficiency / turnaround time.
- To assist Manager Credit Administration for arranging legal opinions, security perfection, arranging mortgages and redemptions, and completion of all pre and post disbursement formalities.
- Supervise that the credit sanctions are as per the discretionary powers allocated to various credit committee and in accordance with Bank's and regulator policies.
- Generate and review the MIS reports and alerts for follow ups with concerned business units for effective decision making.
- To assist in handling all issues related to internal/external/SBP audit regarding credit administration issues and ensure that all required system support is in place as per best market practice for smooth operation.
- Any additional tasks assigned by the management relevant to Credit Administration.

Ω APNA MICROFINANCE BANK LIMITED**[15-02-2018 to 21-02-2019]****Designation: Manager Operations**

- Supervised all banking operations.
- Enforces dual control procedures at all times.
- Ensured Compliance with banking regulations.
- Maintained ongoing relationships with existing clients
- Maintains and tests alarms and other security devices.
- Balances and troubleshoots ATM/debit card concerns.
- Maintaining of all service quality standards of branch and their files.
- Ensures the branch and vaults are opened and closed on a timely basis.
- Performs Pre-Audits to ensure ongoing adherence with compliance procedures.
- Ensures excellent customer service skills are practiced by all the staff members.
- Ensure branch reconciliation, suspense and asset accounts are closely monitored.
- Process, monitors and supervises all operation activities like cash handling process, clearing, remittances, online, local collection, WHT, reconciliation of inter-branch and account with correspondence banks and other branch banking operations in adherence to bank's internal policies & procedures and the SBP regulations also ensure timely and accurate reporting.

Ω MCB BANK LIMITED

[01-03-2017 to 31-01-2018]

Designation: General Banking Officer

- Processing of Account opening.
- Smooth Operations of Customer Lockers.
- Processing of Inward / Outward & Intercity Clearing.
- Processing of Foreign Remittance of different companies.
- Scrutinize daily transaction vouchers and ensure their rectification
- Maintaining of all service quality standards of branch and their files.
- Handling and Custodianship of Customer Cheque Book and ATM Balancing.
- Handling of Payment Instruments related functions i.e. Pay order ,DD,FDD,ICDR etc.
- Custodianship of Security stationary and stock balancing of security stationary at month end .
- Other assignment assign by Line Manager.

Ω AL BARAKA BANK PAK LIMITED

[01-12-2014 to 28-02-2017]

Designation: Business Services Officer

- Processing of Account opening.
 - Smooth Replenishment of ATM.
 - Accepting utility bill payments.
 - Smooth Operations of Customer Lockers.
 - Processing of Inward /Outward & Intercity Clearing.
 - Processing of Foreign Remittance of different companies.
 - Scrutinize daily transaction vouchers and ensure their rectification.
 - Handling and Custodianship of Customer Cheque Books ATM Cards.
 - Prepare monthly Reports and other assignment assign by Line Manager.
 - Handling of Payment Instruments related functions i.e. Pay order, DD, FDD, ICDR etc.
 - Custodianship of Security stationary and stock balancing of security stationary at month end.
 - Processing cash deposits, payments and handling transactions of a large amount of PKR & FC.
- Worked as an OFFICATING MANAGER OPERATION (20-07-2016 to 28-02-2017).

Ω DUBAI ISLAMIC BANK PAK LIMITED

[09-04-2014 to 28-11-2014]

Designation: Relationship Officer (Home Finance)

- House Finance Loan
- House Renovation Loan
- Home Construction Loan
- Business Transfer Facility

NON BANKING EXPERIENCE

Ω D. K Engineering Company

[01-10-2012 to 05-04-2014]

Designation: Accounts Officer

- Assist in Payroll Administration, Budgets and Forecasts.
- Performed general office duties and administrative tasks.
- Review, Monitored, process and recorded company expenses.
- Compile & record the revenue statement and reconcile the balance.
- Prepare Bank reconciliation statement and necessary correspond with the bank.
- Managed Accounts Payable & Receivable of the Company and making Vendor Payments.

Ω RAVI EXCHANGE COMPANY (PVT) LTD

[06-09-2011 to 29-09-2012]

Designation: Cashier

- Deals in Foreign Currencies Exchange.
- Deals in Foreign Remittances (Inward & Outward).
- Deals in Telegraphic Transfers and Demand Drafts.

Professional Qualification

❖ MBA (Finance & Accounting) Preston University – Islamabad
❖ Certified Professional Banking Diploma Institute of Bankers Pakistan – Karachi
❖ Certified Customer Service Officer Diploma Institute of Business & Management – Karachi
❖ Quantity Surveyor Diploma National Logistics Cell – Rawalpindi
❖ Advance IT Diploma The Rising College - Rawalpindi

Command on Software's

- ❖ T-24 Temenos
- ❖ Auto Banker
- ❖ Islamic Mall

Trainings

- ❖ AML & CFT
- ❖ Islamic Banking
- ❖ Ethical Conduct
- ❖ Advance AML & CFT
- ❖ Artificial Intelligence
- ❖ Fair Treatment to Customers
- ❖ Information Security Awareness
- ❖ Performance Management Process
- ❖ Inclusion of Person with Disabilities (PWDs)
- ❖ Internal Control Procedure for Cheque Payments under IBP
- ❖ Pharma Marketing & Selling Trainings under USAID Project
- ❖ Financial Consumer Protection & Prohibited Banking Conduct.

skills & Abilities

- ❖ Risk Management
- ❖ Office Management
- ❖ Vendor Management
- ❖ Collateral Management
- ❖ Operations Management
- ❖ Teller Services Management
- ❖ Customer Services Management

Personal Information

- Fathers Name: Muhammad Ismail
- CNIC: 37405-3507566-5
- Passport No: BT1855662
- Marital Status: Married
- Nationality: Pakistani
- DOB: 28-02-1988
- Province: Punjab
- City: Rawalpindi
- Religion: Islams