

## ◆ Contact



Dubai, UAE



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## ◆ Skills

Branch operations  
Interpersonal skills  
KYC operations  
Financial reporting  
Process improvements  
Compliance management  
Customer services  
Team leadership  
Problem Solving  
Risk assessment

## ◆ Educational History

MIT Masters in Information  
Technology  
Virtual University of Pakistan 2017

BCOM Bachelors of Commerce  
University of Punjab 2009

## ◆ Achievements

Deliver orientation program to newly  
hired branch operational staff 2022.

Arrange employee operational training  
program to help improve knowledge  
and skills of employees 2021.

Arrange training secession for  
employees regarding customer service  
excellence 2020.



# Aneel Munawar Khawaja

Branch Manager Operations/ Meezan Bank.  
Assistant branch supervisor / Al Ghurair  
International Exchange ALGIEX Dubai.

Branch Manager Operations with 12 years of professional banking experience in branch banking operations. Competent to work alongside of experts and specialist to promote an adaptable mindset and culture that enables disruptive ideas and way of working based on organizational strategy and needs.

## ◆ Work History

July 2023–Till

### Assistant branch supervisor (Remittances and Forex)

Al Ghurair International Exchange, Dubai - UAE

- On time branch monitoring accounting and clearance to release transactions on time besides submitting the monthly reports without delay.
- Handling WPS registration procedures and assisting clients on processing their salaries using WPS system.
- Ensuring smooth functioning of branch operations Like cash purchase, sales, holdings and error free completion of product cycle.
- Timely monitoring marketing activities to corporate targets and segments.
- Training staff in customer service and other operational activities.
- Monitor foreign currency deals, remittances, branch operations to achieve desired goals.
- Develop Heat-maps aims at highlighting the digital products impact on enterprise & business benefit.

Dec 2019–May 2023

### Branch Manager operations (Operations Supervisor)

Meezan Bank LTD - Pakistan

- Monitor and supervise daily operations to ensure a free flow process and also supervise the execution of daily operational tasks.
- Ensure compliance with all applicable banking regulations.
- Strict to follow the sound policies and structures for the growth of bank.
- Reinforce bank policies, federal regulations and also inform branch team about any possible changes or new policies.
- Prepare branch accounting reports as required by internal audit and analyze financial documents to detect unusual financial relationships.
- Conducting KYC/CDD of customers at the time of opening of new accounts also making OCDDs of customers as per required by banks policy.
- Ensure client data is protected from public and secured against fraud by enforcing access rights and verification levels.

## ◆ Personal Information

Religion      Islam  
Nationality   Pakistani  
DOB            29 July 1988

## ◆ Courses Attended

SAP Central Finance and Costing 2023  
SAP S4/HANA ECC6 FICO Program 2023  
Corporate Skills and Income Tax 2023  
Accounting Program 2023  
AML/CFT/FATF/KYC 2022  
Transaction Monitoring 2021

## ◆ Projects

Internet Banking System  
Home Loans by Banks  
ATM Banking System  
Mobile Banking System  
Corporate e-Banking  
Forex Management System  
Debit and Credit Card Positioning

**AUG 2016–DEC 2019**

### **Senior Branch Service Officer (Bank Account Opening)**

Meezan Bank LTD - Pakistan

- Input and maintenance of client data in Banks system as per standard operating procedures.
- Identification, management and control of operational risk indicators for centralized operations.
- Managing larger number of reconciliation of accounts and manage timely closure of customer issues raised by Account opening CPU.
- Investigation and analysis of root cause of issues identified through customer complaints, concurrent audit and post facto reviews conducted.
- Serve as main point of contact to resolve account opening related service inquires.

**JULY 2014–AUG 2016**

### **General Banking Officer (Clearing and remittance)**

Meezan Bank LTD - Pakistan

- Perform Inward and Outward International Fund Transfer such as IBFT, SWIFT, RIA, WU.
- Verify the daily operation reports of local and international fund transfer as well as ITRS.
- Perform reconciliation of NOSTRO and VOSTRO accounts to ensure that daily operations are correct.
- Report suspicious customers transactions to compliance department if any.
- Processing daily Inward and Outward bank clearing cheques in timely manner.
- Issuance of Pay orders, performing funds transfer transactions and processing of debit cards.
- Issuing and balancing of cheque books on daily basis.
- Preparing MIS for month end activities and manage daily balancing branch different head of accounts.

**Feb 2011–July 2014**

### **Teller (Cash Officer)**

Habib Metro Bank LTD - Pakistan

- Processed daily client transactions including deposits, withdrawals and money transfers.
- Accurately maintained records of each transaction and ensured all documentation and paper work was in place and within compliance.
- Administer the balancing of branch vault and Automated Teller Machine ATM.
- Establish strong credibility with clients by providing accurate information to address concerns regarding their accounts and other bank products resulting in achieving the highest rate of customer loyalty.
- Educate customers for managing financial transactions by technological tools and resources.
- Process a variety of customer interaction and providing excellent services to customers.