

# Muhammad Saifullah Khan



## **Contact Information:**

House : H# 566-D, Block D, Satellite Town, Rawalpindi.  
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## **Achievement(s):**

1. Got “**High Moral Standard Certificate**” Of Soneri Bank Ltd to return **Rs.700,000/-** amount Gold Ornaments to a customer who forgot them in Locker Area.
2. Got “**HR Appreciation Letter & Cash Reward**” on Integrity.
3. Got “**Monthly Spot Award Certificate**” in all over **North Region**.

## **Experience:**

### **BANK ALHABIB LTD,**

**Job Title:** Operation Officer  
**Period:** Aug.2022 to till date.

#### **Account Opening Department:**

- Account opening
- Cheque Books, ATM cards, Capture Cards
- Issue Statement Of Account
- Branch walk-in customer dealing.
- Stop payment, Dormant Activation, & Zakat Declaration.
- Amendments / Updation.

#### **Remittance & Clearing Department:**

- Banker Cheque – (Issuance, Cancellation, Encashment,)
- Fund Transfer
- RTGS
- Clearing

### **SONERI BANK LTD,**

(Aug.2013 to Aug.2022 i.e ( 9 Years))

**Job Title:** CSO  
**Period:** Aug.2013 to Aug.2022.

#### **Account Opening Department:**

- Account opening
- Cheque book issuance, activation & destruction.
- ATM cards. (New requests, Capture cards, TCS return cards, Destruction)
- Issuance of Bank Statement, Account maintenance certificate & WHT.
- Branch walk-in customer dealing.
- Stop payment, Dormant activation, Lien marking & Zakat Declaration.
- Amendments / Updation. (Account / ATM Cards).

#### **Remittance Department:**

- Banker Cheque – (Issuance, Cancellation, Encashment, Duplicate)
- Daily Banker Cheque **Activity Register Balancing**,
- Banker Cheque **Vault Stationery Balancing**.
- **RTGS** processing.
- Fund transfer (**Internal, Online, Corporate A/c's Salaries** transfer)

### Clearing Department:

- Outward clearing cheques, & **OBC** collection & processing.
- Maintain Return Cheque Register - customer calling & send letters to customer.

### Accounts Department:

- **Lockers (Issuance / Surrendered / Letter Correspondence)**
- Daily **Branch Activity/ Vouchers** checking in such a way to minimize audit objections.
- **GL Heads**, Statement of **Affair**, Branch Large Transaction MIS Monitoring.
- **Branch Daily Position** report (i.e **Deposit, (CA, SA, TD)**, Advances, Trade, Autos, Banca, ATM, New A/C's opened in a day & calculation of daily basis Profit of Branch
- **WHT Deduction** on payments, Upload file on **FBR** system & deposit to NBP.
- Prepare **Branch Monthly Report** for **GM Office**.
- **Prepare IOM(s) / Approvals / Monthly Expense Approval(s)** from **RH & GM** office
- Maintain third party employee's **Attendance / Leave record & HR** related issues.
- **Diesel** refilling in **Generator** & maintain its record & Make a **Diesel Log Book** of load shedding timing to monitor expense, i.e how much diesel used in a day.
- **Correspondence / Coordination** with different vendors (Photocopier, Diesel, Kitchen items Supplier, Papers Supplier) monitor & prepare their record separately to avoid any misuse & **try to control expense to secure bank from extra expenses / cost.**
- Fixed Assets reporting & maintain record.
- SBP Balancing / Reconciliation.
- **PTCL & IESCO** A/C debit of all Regions of Pakistan & issue **Banker Cheque** against all collected amount on daily basis.

**BANK ALFALAH LTD,** (Total Period: **March. 2006 To Aug. 2013** (More than 07 years)  
Islamabad Stock Exchange Tower Branch, Islamabad

**Job Title:** Operation Officer  
**Period:** April.2011 to July2013.

### Job Responsibilities:

- Issuance of Demand Draft (**DD**) & Pay Order (**PO**).
- **Inward & Outward (Sameday, Normal, Intercity, OBC)** cheque(s) processing.
- Different Postings (**Companies Staff Salaries, DD advice posting**)
- Fund transfer (**Local, Online & Online Clearing & Utility Bills**).
- **MO** balancing with main Branch on daily basis.
- **Credit Card** payment(s) through direct debit voucher / cheques.
- Transfer posting of **National Clearing Company (NCC-shares)** payment in to their client's (shares holder companies) account on daily basis.
- Issuance of **Bank Statement**.
- Handle **Branch HR related issues** (i.e Employee Leave Record & Attendance register)

### **BANK ALFALAH LTD.**

**Job Title:** Officer Fraud & Risk Management Unit  
(FRMU)  
**Period:** May. 2007 to April.2011

### Job Responsibilities:

- Maintain different MIS (**NAS, Card Return Statements, Fraud MIS**)
- **Cross check** of **EV Officers** & other **Bank Officers** involved in any kind of suspicious activity to secure Bank **from any internal Fraud**.
- **Urgent visits** to customer & market in case of any **fraudulent activity** highlighted.
- **Detection of fraud** through reviewing/ monitoring Foreign & Local Reports & transaction confirmation calls.
- **Investigate** reason behind Card Return Statements to reduce any kind of fraud.
- Investigation of **Fraudulent activities** with in/ out of bank.

- Conducting **field investigation** on **suspicious cases** detected through confirmation calls, suspicious applications, Negative verification & Return Statements.
- Investigate the reason behind **Negative External Verification (EV)/ Internal Verification (IV)** to resolve the issue & **secure the bank from any Risk**.
- **Merchant Re-Education** in market to reduce any fraudulent activity of **Fake Cards**.
- **Merchant Investigation** against any suspicious transactions.
- **Updation of Data Check Report** in BAL Cards Software.
- Reviewing of **Credit Card, Merchant & Home Lone, Auto Loan** (new applications) & telephonically verify their supporting documents also physically visit(s) conducted in suspicious cases.

## **BANK ALFALAH LTD.**

**Job Title:** External Verification Officer  
(EV officer)

**Period:** Mar. 2006 to May.2007

### **Job Responsibilities:**

- Conduct External Verification (EV) of in such a way to minimize Bank Risk.
- Always tried to **provide a quality result** of the verification.
- Conduct verification against Merchant applications & also Photography.
- Verification of financial documents provided by different departments for smooth processing of applications.
- Co-ordination with different departments (NAS, CRU, FRMU).
- Conduct most urgent Verifications of FRMU on one phone call at any time in Rwp/Isb
- Coordination with head office regarding related MIS's and receiving & sending of daily EV's.

## **PREMIER SERVICES, ISLAMABAD.**

**Job Title:** Client Services Executive

**Period:** Jun.2003 to Mar.2006

### **Job Responsibilities:**

- Coordination with different companies regarding proposals, brochures and compilation of cases.
- Issuing standard letters.
- Targeting new clients.
- Correspondence handling and filing.
- Co-ordinate with vendors (local/foreign).

## **UNILEVER PAKISTAN LIMITED, ISLAMABAD**

(On Deputation of SIDAT HYDER MORSHED ASSOCIATES, Pvt. Ltd.)

**Job Title:** Help Desk Officer/ Customer Support

**Period:** Oct.2002 to Apr.2003

### **On-the-Job Training:**

- Got training on Database handling using SQL Server.
- Got training on Business Processes.

### **Job Responsibilities:**

- Installation, users' training and maintenance of software like FTP and Windows 2000 etc.
- Implementation and users' training of Applications like ULTRA, MOBILE-ULTRA, and Data Transfer Utility & BACKBONE etc.
- Implementation and users' training of IPEQ / PALM Top to DSR's.
- To resolve the queries of Clients relating to software, hardware and Internet problems.
- Giving presentations to clients.
- Objection Handling (Processing Clients' feedback).
- On line collection of daily sales record from Distributors and consolidation at Branch Level.
- Coordination between Head Office, Consultants, Distributors and other departments.

## **RAEES-UL-AHRAR COLLEGE OF COMPUTER SCIENCES**

(On Deputation from CES Computers, Rawalpindi)

**Job Title:** Computer Lab In-charge

**Period:** May 1998 to Aug.2002

### **Other Responsibilities being in CES Computers:**

- Trouble Shooting, Maintenance of computers and software of different schools and colleges.
- Making Teaching Plans, Time Tables of different schools.
- Administration In-charge of CES Computers.

## **Qualifications**

### **Academic:**

- ✓ **B.Sc** (Maths, Stat, Economics) from University of the Punjab

### **Professional:**

- ✓ One year **Post Graduate Diploma in Computer Applications (PGD) with Specialization in Management** from National Institute of Science & Technical Education (N.I.S.T.E), Islamabad.
- ✓ Three months Certificate in Windows Applications (**Dos, Windows98, Ms-Word, Ms-Excel and Ms-PowerPoint**) from Rotary Club, Islamabad.
- ✓ Two months course of **Data Entry Operator** from COMSATS Institute of Technology, Islamabad.
- ✓ Three months Certificate in Designing (**Adobe PhotoShop, Adobe After Effect, Adobe Premier, Flash, Corel draw, 3D Studio max**) from Media Tech, 6<sup>th</sup> road, Rawalpindi.
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## **Achievements:**

Got **Best Verification Officer Certificate of 2006** from Bank Alfalah Limited.

## **On Job Certificates:**

Got training & get **Account Opening Course Certificate** from Bank Alfalah Limited.

Got training & get **Consumer Finance Course Certificate** from Bank Alfalah Limited.

## **Personal Information:**

Father's Name:	Muhammad Fateh-ullah Khan (Late)
NIC No.:	37405-8641444-9
Marital Status:	Married
Domicile:	Punjab
Religion:	Islam