

Muhammad Ali Khan



Personal Information

Status: MARRIED

Date of birth: 10, APR 1989.

Cell: +971553249271

Email: Makhan819@gmail.com

Nationality: Pakistani

Availability: Immediately

Present Address:
Fire station road, building no.2623, apartment no. 208
Muweilah, Sharjah UAE

Profile

Looking for an opportunity to build a lasting and rewarding career where I can apply my capabilities and to make sure that I could be the most beneficial and suitable person for the organization.

Professional & Academic Qualification

- **B. Com:**
University of Punjab, Pakistan, (2011).
- **F.SC(PRE-ENG):**
Board of Intermediate and Secondary Education, Gujranwala, (2008)
- **Matric (in Sciences):**
Board of Intermediate and Secondary Education, Gujranwala, (2006).

Trainings Courses, Seminars & Workshops Participation:

- UP Lifting Service Champion (two days)
- One-month orientation training, New cash officer.
- Operation Manager Development Training program(OMP-015) (six days)
- AML/CFT Version 2 Training Program (one day)
- Gender Diversity Training Program (One day)
- One-day training on Risk based KYC data capturing field.

HBL Achievement:

- Shield Received Top service quality Branch operation manager.
- Shield Received Top Performance Manager Teller Services Sialkot Region 2016.

Trainings course & HBL achievement

**PREVIOUS
EMPLOYER
WORK
EXPERIENCE**

**08-NOV-2012
TO 26-MAR-2023**



**9- YEARS WORK EXPERIENCE IN HBL ORGANIZATION
From 08-11-2012 to 26-03-2021.**

Main Duties & Responsibilities:

- Responsible for issuing day to day communications required for performing of various keys functions, identify suitable personnel for acting as custodians for various keys / combinations, documents and other assets of the Branch.
- Ensure that Branch Operations staff is updated with all the knowledge pertaining to their respective departments. Create back up of every staff to ensure proper working of the branch in case of absence of any staff member.
- Close coordination with respective Centralized Processing Units on account of processing of documents in a complied and timely manner.
- Ensuring all documents forwarded to the respective Centralized Processing Units are duly checked and found in order. Discrepancies in these documents are rectified within minimum possible time and coordinate with respective Centralized Processing Units with support document (where required) in a timely manner.
- Manage & control processing of General Banking activities to ensure that all relevant outlined policies, procedures, regulatory requirements and delivery standards are met which ultimately should reflect in satisfactory audit rating and acceptable level of internal / external customer's satisfaction.
- Direct Supervision of Account Opening for accounts opened at branch level / Account opening documents to be dispatched to the Centralized Processing Unit for processing. Supervision of all documents / instruments processed by the Branch and all Branch Operations activities being carried out by the Branch.
- Exercise strict controls to minimize the transactions carrying exceptions. Arrange for reporting of exceptional transactions to HO till resolved. Close coordination with business team and other relevant support units for earliest resolution of exceptions.
- Support line management to automate manual procedures to enhance productivity and improve turnaround time.
- Support line management in revision of relevant Standard Operating Procedures and Policies to enhance controls and minimize operational risks with maximum output.
- Ensure to properly maintain departmental checklists & records for easy retrieval.
- Time to time checks along with surprise checks of all Branch Operations activities of Branch to ensure that given assignments are being performed duly by the staff in a complied manner.

- Responsible for effective compliance of all H.O, SBP prudential regulations, FIA, ANF, NAB and other regulatory circulars
- Responsible for achieving satisfactory rating in SBP, internal and external audits and ensure there are no audit observation is supported by SBP penalty
- Exercise rotation policy within the department to be ready for all emergencies.
- Responsible for maintaining Branch Operations organogram and preparing schedule of leaves and ensuring that every Branch Operations staff in the branch avails 15 days' mandatory leaves during the calendar year.
- Responsible to assist Branch Manager in ensuring customer satisfaction and retention through proactive customer service techniques and resolve customer issues promptly.
- To ensure customer services at the best level. Ensuring that the queries are responded in a well efficient manner along with the smooth internal operations of the branch on a day to day basis.
- Responsible for security and safety of the premises and Branch staff and ensure timely reaction in case of emergency and maintenance of Branch Opening / Closing & Late Office Hour's registers.
- Responsible to provide adequate security to system back-up, computer hardware and data center etc.
- Responsible for strict compliance to any other assignment assigned by the line Management.
- Responsible to conduct Fire Drill in Branch on a quarterly basis.
- Responsible for Daily, Weekly and Monthly review of system generated reports, relevant General Ledger and expense vouchers by also ensuring that all entries in Suspense Accounts and expenses are approved as per delegated authority.
- Ensure daily review of Complaints being lodged through Bank's Complaints handling desk and appropriate steps have been taken to resolve / close within the turnaround time.

POSITION & ASSIGNMENT DURATION MENTION BELOW:

FROM	TO	POSITION
08-NOV-2012	30-SEP-2014	TELLER
01-OCT-2014	31-DEC-2015	OPERATION OFFICER
01-JAN-2016	30-JUN-2019	TELLER SERVICE MANAGAR
01-JULY-2019	09-OCT-2019	CUSTOMER SERVICE OFFICER
10-OCT-2019	25-MAR-2021	BRANCH OPERATION MANAGAR

**PREVIOUS
EMPLOYER**

**Work
Experience
Summary**

**APR2021TO
30-OCT-2023**

**2 YEARS 7 MONTHS WORK EXPERIENCE IN BANK AL HABIB
LIMITED AS BRANCH OPERATION MANAGER**

Main Duties & Responsibilities:

- Responsible to work in **Cash & Operations Department** in accordance with Bank Policies and Procedures and SBP Instructions.
- Account opening
- Inward, outward clearing, intercity, OBC.
- Having good grip on All entry level i.e. CDR, Banker cheque, ATM card issuance, E banking.
- Cheque Books Issuance and maintenance of relevant record.
- Dealing with Online service.
- Compliance & rectification of Audit irregularities relevant to assignment.
- Signature verification on cheque / Instruments, entry/ all vouchers
- Foreign remittance
- Cross sell banks products & services to walk in customer through proactive approaches.
- Achieve individual assigned CASA targets.
- Working as a BSA (Branch System Administrator)
- Cash transfer & cash balancing supervision, supervision of transaction, checking of daily posting reports, voucher and report custody.
- Supervision of cash clearing & remittance transaction, accounts & cheque book management.
- AML / KYCs Updation.
- TRF statement review & settlement
- Cash in safe limit closing
- Security stationary, Banker Cheque Daily balancing
- GL daily monitoring and settlement of Suspense entries
- Handle 100% complaints / quarries of customers falling in his purview and resolve with in stipulated time.
- Any other duty assigned by branch management from time to time.

<u>Skills and Knowledge</u>	<ul style="list-style-type: none"> • The ability to lead and motivate a team • Good in presentations and organizational skills. • Good analytical skills and have a sharp memory. • Have a thirst for learning new skills all the time. • Willingness to take on more responsibilities and the ambition to move forward in the profession. • Ability to gel well in a team and work with others. • Excellent spoken and written communication skills. • The ability to work under pressure and to deadlines. • The confidence to 'sell' ideas. • Good business sense and budget awareness
<u>Computer Awareness</u>	<u>Computer Software:</u> <ul style="list-style-type: none"> • Ms Office • Windows Operating systems • Installation software • Proficiency in Misys Green Banking Software of HBL. • HBL Upgrade ETS System
<u>Language courses</u>	English, Urdu, Punjabi
<u>Hobbies/ Interests</u>	Football, Reading, Internet Surfing,
<u>References</u>	<p>.</p> <p>References will be made available on request</p>