

# MUHAMMAD ASIF

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PECHS – Kashmir Road Karachi

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## Career Objective

To join a progressive Banking organization offering challenging assignments for Career growth, and play a proactive role with my professional expertise and skills, that I gained with the leading Commercial Banks.

## Professional Experience

### Habib Bank Limited (HBL)

**March 2019 to present**

#### Area Operations Manager

HBL - IBB Chundrigar Road and Landhi Korangi Areas

HBL - Malir Area, Karachi

**January 2021 – present**

June 2022 – present

January 2021 – June 2022

- Ensure smooth management of General Banking operations, Including Account Opening, Cash Department, Clearing Department, Remittances Department, Term Deposit, Lockers and ATM Operations
- Ensure all processes are followed as per Branch Operations, Foreign exchange manuals & KYC/AML policy, while ensuring Compliance and TATs are met as per Service Level Agreement between departments
- Perform regular visits of Areas Branches, and surprise checking of Cash in vault/ATM, CBs, and Security Stationery
- Assisting Branches during Audit / IRCR teams visits, and ensuring necessary resolutions within agreed timelines
- Ensure the bank is not exposed to any unwarranted risk by implementing risk management and accountability at each level particularly against money laundering
- Ensure that all regulatory reporting's submitted on timely basis to avoid non-compliance at all levels
- Ensure all processes are performed as per the SOPs to achieve desired Audit ratings in internal, & SBP audits
- Ensure excellent customer services are maintained, and complaints are being attended & resolved with TATs
- Ensure proper upkeep/maintenance of the Branches to provide comfortable look & feel to customer and staff

### Branch Operations Manager

HBL - P.N.S.C. Branch, Lalazar Area, Karachi

**March 2019 to Dec. 2020**

- Supervising the entire Branch Operations of the PNSC Branch, with effectiveness and efficiency.
- Maintaining relationships with Corporate Customers like PNSC, PRC, and Beach Luxury & Avari Hotels.
- Supervising Cash, Clearing, Transfers, ATM, Suspense Accounts, Term Deposits, Lockers & ITRS reporting.
- Strictly adhere to the Operational and Service Standards for continuous Improvement of Branch KPI's.
- Reporting and coordination with the Area Operations Manager regarding routine Operational matters.
- Reviewing of Branch Financial transactions, in the directions of AML and KYC guidelines of the SBP.
- Managing and coordinating for swift records submission to the Govt. authorities like Courts/FBR etc.
- Coordinate with the Audit and Compliance Teams during the Branch visits and arrange swift responses
- Assisting the Branch Manager for Branch Deposit base enhancement and for Cross Selling products.

### United Bank Limited (UBL)

**November 2015 to Feb 2019**

#### Customer Services and Operations Manager

Avari Towers Branch, Shahrah e Faisal, Karachi

**May 2018 to Feb 2019**

- Managing overall Operations of the Avari Towers Branch, with the desired Operational Standards
- Managing key areas relating to Account Opening, Cash, FCY Deposits, Lockers & ATM's Management
- Maintaining strong relationships with Corporate Customers like Avari Towers, Marriott and PC Hotels
- Strictly adhere to the Service Standards, for continuous improvement in the Branch Score Card results
- Coordination with the DCSM regarding Branch Operational and Customer Servicing related issues
- Monitoring the overall financial transactions to avoid the aspect of AML & KYC as required by SBP
- Managing and coordinating for swift records submission to the Govt. authorities like Courts/FBR etc.
- Assist and support the Internal and External Auditors and Compliance Teams during the Branch visits

**Manager Services and Monitoring****November 2017 – May 2018**

UBL - Central Region (Operations), Karachi

- Managing desired Customer Services and Operational accuracy across the 45 Branch of Central Region.
- Assisting the Branch's Operations teams in resolving day to day issues and Dashboard exceptions.
- Communication and Coordination between the Head office different Units and Branches teams.
- Managing swift resolution of Customers complaints, by coordinating with the region wide Branches.
- Coordinating with the Branch Operations teams for improvement of Branches Score Card results.
- Assisting Branches Operations teams in swift resolution of Annual Audit exceptions and ICD visits.
- Managing the Region's Branches Operational Issues in assistance with the Regional Operations Head.
- Assisting the Regional Operations Head in Arranging and Conducting Region's Branches Monthly meetings

**Customer Services and Operations Manager**

UBL - City Central Branch, Karachi

**August 2016 to November 2017**

- Managing the overall Branch Operations of the **City Central Branch**, with effectiveness and efficiency
- Supervising, handling and ensuring error free day-to-day Branch entire operational functions & Services
- Strictly adhere to the Service Standards, regarding maintenance of desired & Score Card Standards
- Reporting and coordination with the Area Operations Manager, regarding Branch Operational matters
- Monitoring the overall financial transactions to avoid the aspect of Anti Money Laundering (AML), as required by the Bank and the State Bank of Pakistan for combating Terror Financing activities (CFT).
- Arranging Swift and required records submission to the Govt. & LEA authorities like Courts/FBR etc.
- Coordinate with the Audit and Compliance Teams during the Branch visits and arrange swift responses
- Mentoring and Coaching of Junior Staff for assuming higher level of assignments and responsibilities

**Bank Alfalah Limited****January 2014 to November 2015**

Manager Operations

Gizri Branch, Clifton Block 8, Karachi

- Comprehensive Management of the Branch entire Operations, with effectiveness and efficiency.
- Supervising Cash, Clearing, Transfers, General Ledgers, Suspense Accounts, Term Deposits, Lockers.
- Onsite & Offsite ATM's Management with keeping high uptime performance as per the SBP guidelines
- Strictly adhere to the Service Standards of the Branch service ladders (BSL) as required by the CE Unit
- Reporting and coordination with Area Operations Manager (AOM) for keeping Operational accuracy
- Monitoring the overall financial transactions to avoid the aspect of Anti Money Laundering & CFT
- Assist the Audit and Internal Compliance Teams and arrange the swift rectifications of the instances
- Managing the key areas related to the Cash insurance limits, Security, DVR, guards, and CCTV cameras
- Mentoring and coaching of all the Operational staff for accepting the next level of roles & assignments

**The Bank of Punjab****October 2011 to January 2014**

Manager Operations

October 2013 to January 2014

Main Branch – I.I. Chundrigar Road, Karachi

- Managing the overall Branch Operations including CMT, Trade & Centralized Remittances Department
- Supervision of Account Opening and scrutiny of related documents provided as a Source of Income
- Managing the Main Cash Cell and Upcountry FCY Currencies disposal into the SBP as the Lead Branch
- Managing the Home remittances payment of Western Union and other PRI payments to the customers
- Monitoring the overall financial transactions to avoid the aspect of Anti Money Laundering & CFT
- Coordinate with the Audit and Compliance Teams during the Branch visits and arrange swift responses
- Supervising the Centralized Clearing Cell Operations and arranging reports to across the BOP Branches
- Managing the RTGS transfer of the Treasury office and all the Retails and Corporate Customers
- To assist and support the Branch Manager in achieving CASA/Branch Annual Business targets

**United Bank Limited****October 2008 to October 2011****Chief Teller**

Karachi Stock Exchange Branch, Karachi

- Managing and supervising the operation of Cash/Clearing Counters
- Managing the Inflow/Outflow RTGS requests of the corporate customers
- Dealing with the National Clearing Co. of Pakistan (NCCPL) and CDC of Pakistan
- Acting as a Backup of the Branch Operations Manager and supervise all operations in his absence
- Strictly monitoring the financial transactions to avoid the aspect of Money Laundering
- Ensuring to keep all the Cash within the prescribed Insurance limits
- Mentoring and coaching of all the Operations Staff for their career advancements
- Managing the Cash/Clearing Operations Staff and provide all the required support when needed

**Allied Bank Limited****February 2006 to October 2008**

Teller/Operations Officer

- Acceptance and payment of Cash Deposits / Utility Bills.
- Smoothly conducting the Financial transactions with due care and responsibility
- Managing the Clearing Operations Including Same day/Intercity clearing functions.
- CDC / NCCPL functions of the Branch for Centralized Clearing payments to the Corporate Customers
- Pledging and release of Shares through the CDC operations.
- Preparing the Monthly Markup letters to the corporate customers and preparing MIS records.
- Support and cooperate the Internal / External Auditors in their assignments
- Assist the Manager Operations in preparing the Monthly/ Quarterly Statements to Region Office

**Academic Qualifications**

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|----------------------------------|--|-----------------|
| • MBA (Banking and Finance)      | Mohammad Ali Jinnah University - Karachi | 2007 to 2010    |
| • MA (Economics)                 | University of Karachi, Karachi           | 2003 to 2005    |
| • Bachelors of Commerce          | University of Karachi, Karachi           | 2000 to 2002    |
| • JAIBP (Final Stage in process) | Institute of Bankers Pakistan, Karachi   | 2012 to present |

**Achievements & Distinctions**

- Secured 4<sup>th</sup> Raking in HBL Karachi Region Branches KPI in the Month of November – 2019
- Awarded the Cash prize of Rs. 125,000/- on passing the JAIBP Stages 1 and 2 in the 1<sup>st</sup> attempts
- Awarded the Cash prize of Rs. 125,000/- on Deposit Mobilization Campaign by the United Bank Limited
- Awarded the Cash prize of Rs. 50,000/- on both of the Annual appraisals by the United Bank Limited
- Always remained a high flyer during the entire professional Career with all the 4 Leading Banks

**Professional Trainings**

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|---|-------------------------------------|
| • Anti-Money Laundering and Compliance                | The Institute of Bankers Pakistan   |
| • Managing Foreign Currency Accounts and reporting    | United Bank Limited, Karachi        |
| • International Trade and Other related Operations    | United Bank Limited, Karachi        |
| • License to Serve                                    | United Bank Limited – PC Hotel, Khi |
| • Compliance and Internal Controls                    | Bank Alfalah Limited, Karachi       |
| • Effective Business Communication (8 Weeks Duration) | Bank Alfalah Limited, Karachi       |
| • NCCPL operations                                    | NCCPL – Karachi Stock Exchange      |

**Personal**

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| • Date of Birth  | January 1, 1980 |
| • CNIC No.       | 42201-9153830-5 |
| • Marital Status | Married         |