

PROFESSIONAL SUMMARY

Results-driven banking operations expert with more than 10 years of experience in the financial sector. Proven ability to oversee and optimize branch operations, streamline processes, customer service standards, and ensure regulatory compliance. Seeking to contribute my operational expertise to a dynamic financial institution to ensure smooth branch operations and deliver exceptional service to clients.

EDUCATION

Master in Business Administration (Year of Passing: 2015)

- Have successfully done MBA in Finance from a well-known institute “**IBT - Institute of Business & Technology**” (Recognized with HEC) with CGPA 3.55

Graduation (Year of Passing: 2009)

- Bachelor of commerce degree (B.Com) with 2nd Division as a regular candidate of Govt. Siraj ud Daulah College, Karachi.

Intermediate (Year of Passing: 2007)

- Intermediate in Commerce group (I.Com) from Board of Higher Education, Lahore in Second class.

Matric (Year of Passing: 2005)

- Matric in Science group from Board of Secondary Education, Lahore with 2nd division.

PROFESSIONAL EXPERIENCE

Bank Alfalah Limited (Jul, 2023 to Jan, 2024)

Worked in first digital bank of Pakistan, “**Bank Alfalah Limited**”, as a “**Senior Counter Services Officer**” in Branch Banking Operations, Karachi Region.

PERSONAL INFORMATION

Fathers Name: M. Bashir
Date of Birth: 28-02-1989
Religion: Islam
Nationality: Pakistani
Residence: Dubai, UAE
Place of Birth: Karachi
Marital Status: Married
Passport # BF3849002

SKILLS & ACHIVEMENTS

Core Banking Software:

Temenos T-24
Symbols - Oracle
Misys

Digital Marketing:

Website Development, SEO, Content Writing, Affiliate Marketing, Google Ads etc.

Graphics Designing:

Corel Draw,
Adobe Photoshop
Flash MX

Multimedia Designing:

Auto Cad in 2D & 3D.

MS Office:

MS Word
MS Excel
MS Power Point

Job Description:

- Issuance and delivery of Cheque Books & ATM Cards.
 - Destruction of Cheque Books & ATM Cards after TAT Time.
 - Maintaining & Balancing of KM Reports like Dormant Review, Expired CNIC Review, Zero Balance Account, Negative Balance Account, Stop Payments, Cheque Book Destruction etc.
 - Processing of Dormant Activation Request, Account Closing Request, Additional request i.e change in details etc.
 - Reset ATM machine daily and feeding of cash on requirement basis. Also maintain ATM fact sheet & reconcile from General Ledger.
 - Order a supply of cash to meet daily needs.
 - Monitor bank vaults to ensure cash balances are correct.
 - Calculate ratios for cash receiving and payment on monthly basis.
 - Prepare cash books for local currency & foreign currency separately.
 - Checking of vouchers and daily transaction sheets at the end of day.
 - Identify transaction mistakes when debits and credits do not balance.
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Real Estate Agent

(Jan, 2021 to Jun, 2023)

Worked in leading real estate marketplace in the world “**Bahria Town Karachi**”, as a property agent for different projects of private builders and Bahria owned projects.

Job Description:

- Providing guidance to customers and supporting them to find Residential & Commercial Plot / Villa / Apartment / Shop / Office for Sale/Rent in Bahria Town Karachi at reasonable pricing.
 - Determine client needs and financial abilities in order to purchase the right property.
 - Promoted properties through advertisements on social media network and website.
 - Prepared documents, contracts, purchase agreements for clients in order to facilitate smooth and accurate transactions.
 - Developed and maintained a good working relationship with customers, contractors and associated technical resources.
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Habib Bank Limited

(Mar, 2019 to Dec, 2020)

Worked in Pakistan’s largest bank “**Habib Bank Limited**”, as a “**Manager Teller Services**” in Branch Banking Karachi Region.

Job Responsibilities are same as mentioned above.

Faysal Bank Limited

(Jan, 2015 to Feb, 2019)

Worked in **Faysal Bank Limited**, as a “**Senior Branch Service Officer**” to handle all branch banking operations.

Job Responsibilities are same as mentioned above.

Meezan Bank Limited

(Apr, 2014 to Jan, 2015)

Worked in a Pakistan’s Largest Premier Islamic Bank “**Meezan Bank Limited**”, as a permanent staff to handle branch banking operations.

Job Responsibilities are same as mentioned above.

MCB Bank Limited

(Sep, 2011 - Mar, 2014)

Worked in a most oriented organization, MCB Bank Limited, as a permanent staff to handle centralized operations at their main office “**MCB Tower**” in Central Processing Unit, Karachi. Also worked in branch banking for handing cash responsibilities.

Job Responsibilities:

- Centralized Inward Clearing
- Centralized Account Opening
- Call Centre Back Office Operations

Major Responsibilities:

- Scrutinize & Debit all the Instruments of inward clearing & balance with NIFT details. Also Generate Report and Re-check transactions Creating GL batches for ledger accounts.
 - Scrutinize AOF & Open Account in “Symbols” through client details.
 - Handling all responsibilities of Call Centre (ICRS Team)
 - Resolve all discrepancies & queries through e-mails.
 - Handling urgent cases on scan copies after necessary approvals.
 - Maintaining all MIS (NTB, A/R, Returns, Scan Cases, and Error File etc.)
 - Successfully fulfill the requirements of Internal Audit of Call Centre held in 2012.
 - Handle the all duties & responsibilities of “Chief Teller Officer” in Branch Banking also.
 - Posting of Instruments like Fund Transfer, G.L Vouchers etc.
 - Receiving & Payment of Cash, Utilities Bills, Fees, Prize Bonds etc.
 - Compute financial fees and service charges and post them into "GL's" using symbol system.
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Languages

- English & Urdu Reading
- English & Urdu Writing
- English & Urdu Speaking