

Muhammad Shaban

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Objectives;

To work in a challenging and growing organization to make full use of capabilities and the professional skills to grow in the hierarchy of organization and to keep pace with the changing dimension of the field.

Personal Information:

Father's Name: Talib Hussain
Date of Birth: May 29, 1983
Nationality: Pakistani
CNIC No.: 33100-0982300-3
Marital Status: Married

Educational Qualification:

2005 | **B.Com**
University of The Punjab
2002 | **I.Com**
Board of Intermediate & Secondary
Education, Faisalabad.

Skills:

Leadership.
Team Management.
Risk Management.
Communication.

Working Experience:

Ravi Exchange Company (Pvt) Ltd.

Regional Operations Manager | June 2021 – Present date...

Responsibilities;

- Responsible for all matters regarding Operations, Administration, Legal, IT and Staff Training of branches in the region.
- Responsible to ensure SBP, WU, RIA etc. relevant rules, regulations, circulars and upgradations are maintained at branches and regional office.
- Responsible for assisting Head Office to explore new locations, and finalize rental/purchase requirements for expansion of the region in Central and south Punjab Province.
- Responsible for on-site & off-site support as and when required by any Branch in the Region.

Regional Manager | June 2012 – June 2021

Responsibilities;

- Responsible to Manage all operational matters within Central Punjab Region-II.
- Responsible for expansion of the region in Central and south Punjab Province.
- Responsible to communicate with COO in regards to Branches' performance and report any failing area/branch and immediately take corrective measures.
- Responsible to act as liaison between branches and Head Office for smooth working of the region.

Branch Manager | November 2010 – May 2012

Responsibilities;

- Responsible for all branch issues related to administrative matters such as security etc.
- Responsible to develop culture and ensure implementation of full compliance of AML and KYC at all levels in branch.
- Responsible to control the level of efficiency and accuracy in all office operations for organization and maximum customer satisfaction.

Kashf Microfinance Bank Ltd.

Loan Officer | June 2009 – July 2010

Responsibilities;

- To focus on community outreach in order to increase visibility of KMFB and originate quality loan applications.
- To build a good rapport with clients to make repeat clients.
- Assist BM to follow up on delayed installments. To initiate collateral liquidation if a client defaults on a loan.

HBL (Consumer Banking)

Collections Office | June 2007 – January 2009

MIS Coordinator | June 2006 – June 2007

Responsibilities;

- To prepare the WAS-IS analysis for the region.
- To report the MIS to higher Management.
- To monitor all issuance process, resolve the queries & co-ordinate with all concern departments to ensure smooth processing of Loan applications within Turnaround Time.
- To arrange for the disbursement of salary & commissions of the Sales Staff.
- To manage all office work.
- Worked on collection of X and 30 DPD buckets.

Achievements;

- Won a prize of Rs. 25,000/- on performance for the year 2007.

citibank N.A.

Sales Executive | October 2004 – October 2005

Responsibilities;

- Sale the product (Car Financing) in the Faisalabad city and the approved areas.