



Muhammad Naveed

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Objectives: To, raise the level of excellence with dedication and hard work.

Organization: AL Baraka Bank (Pakistan) Limited.

Designation: Relationship Manager

Tenure: 13TH JUNE 2022 TO Till Date

Responsibilities

- Deposit Mobilization
- Promote bank products and services and Identify customer needs
- Greet customers with respect and provide them friendly environment
- Account opening/processing All Account Opening Documents
- Business verification of the customer.
- Sales of value added service, such as Takaful, Auto Ijara, AL Bait (home Musharka).
- Achieve Bank Deposit and ALL Cross Selling Targets
- Preparation of MIS on daily and monthly basis.
- Make sure the collection target of Auto Ijara

Organization: AL Baraka Bank (Pakistan) Limited.

Designation: B.S.O

Tenure: 15-02-2019 TO 13TH JUNE 2022

Responsibilities:

- Complete Account Opening,
INWARD OUTWARD CLEARING
ISSUING AND CANCELLATION OF PAY ORDERS AND ICDR
Greet customers with respect and provide them friendly environment.
- Communicate customers request to Branch Management.
 - Receive and respond to customer service account inquiries of account Balances, transaction details, statements, charges.
 - Promote bank products and services and Identify customer needs.
 - Refer customers to appropriate banking services and representatives.
 - handling inward and outward clearing.
 - Refer customers who request to open business accounts.
 - Update personal details for individual and business customers.
 - Handling funds transfer on customer request.
 - Open new accounts on customer request.
 - Issue cheque books, pay orders, demand drafts, term deposits receipts.
 - Issue ATM cards & Pin Mailers.
 - maintain the data of Zakat, Hold Mail, Dormant accounts & undelivered Mails.
 - Complete ATM Maintenance such as, replenish, balance, print counters, scroll Verification.

Organization: FINCA Microfinance Bank Ltd

Designation: Teller.

Tenure: 10/10/2018 to 10 Feb 2019

Responsibilities:

- Greet customers with respect and provide them friendly environment.
- Communicate customers request to Branch Management.
- Receive and respond to customer service account inquiries of account Balances, transaction details, statements, charges.
- Promote bank products and services and Identify customer needs.
- Refer customers to appropriate banking services and representatives.
- handling inward and outward clearing.
- Refer customers who request to open business accounts.
- Update personal details for individual and business customers.
- Handling funds transfer on customer request.
- Open new accounts on customer request.
- Issue cheque books, pay orders, demand drafts, term deposits receipts.
- Issue ATM cards & Pin Mailers.
- maintain the data of Zakat, Hold Mail, Dormant accounts & undelivered Mails.
- Complete ATM Maintenance such as, replenish, balance, print counters, scroll Verification.

Organization: UAE Exchange LLC.

Designation: Universal Teller.

Tenure: 11- Mar-2016 to 15 Sep-2018

Responsibilities:

- Responsible for daily cash transactions including deposits, withdrawals And check encashment.
- Involved in instant cash transfers through services like Western union, Xpress Money flash transfers.
- Instant bank transfers.
- foreign currency exchange.
- Making bill payments for different services like credit card payments, ADWEAAH, Issuing international travel cards. (GO CASH CARD)
- providing salaries to the customers through WPS Payroll solutions
- Promote business for branch by maintaining good relations with the Customers.
- Maintain strict adherence to internal control rules and the confidentiality of The transactions.
- Complete ATM Maintenance such as, replenish, balance, print counters, scroll Verification.
- Open new PRI accounts on customer request.

Organization: AL Baraka Islamic Bank (Pakistan) Limited.

Designation: Business Development Officer.

Tenure: Apr-2013 to 01/01/2016

Responsibilities:

- Sales of banking products regarding targets
- Deposit Mobilization.
- Business verification of the customer.
- Account opening/processing.
- working in computerized system.
- Sales of value added service, such as Takaful, Auto Ijara, etc.

Organization: NIB Bank limited (Consumer & Small Enterprises Group)

Designation: Relationship officer / Junior Relationship Manager.

Tenure: Apr-2008 to Jan 2011

Responsibilities:

- Sale of Asset regarding targets.
- Deposit Mobilization
- Business verification of the customer
- Preparation / Screening of the customer.
- Preparation of MIS on daily and monthly basis.
- Make sure the collection target.
- working in computerized system etc. PIBAS % T24.

- Analyze the customer financial position, regarding business.
- Salaam Committee salaam Sahulat.
- Cash Guard * Credit Life insurance.

Education:

- B.Com: 2007 Baha Uddin Zakaria University, Multan.
- I.Com: 2005 Board of Intermediate and Secondary Education Multan.
- Metric: 2001 Board of Intermediate and Secondary Education Multan

Trainings:

Training on Core Salam Banking

Training on Islamic banking

Training on Fraud and Risk Management Policy

Visual Training on Anti Money Laundering (AML) and Know Your Customer (KYC)

Training on FATCA AML KYC, etc.

Training on Islamic EFU window Takaful Hamaya.

Skills:

Have the strong public relations and ability to develop business.

Strong interpersonal and communication skills.

Ability to work as an effective team member as well as team leader.

Achievements:

Promotion Grade 14 to Grade 13 in the first year in Nib Bank.

Asset Portfolio in term finance 30 million in Nib Bank.

Deposit Portfolio 20 million in AL Baraka Bank Khanewal.

Meeting the Collection targets up to the mark.

Personal Information:

Father's Name: Muhammad Anwar ul Haq

CNIC: 36103-7857713-7

Date of Birth: 05-11-1986

Domicile: Khanewal (Punjab)

Reference: Can be furnished on demand