

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.

	Educational Qualification:	Skills:
	2005 B.Com	Good Interpersonal Skills.
Personal Information:	University of The Punjab	Leadership Skill.
Father's Name: Talib Hussain	2002 I.Com	Team Management.
Date of Birth: May 29, 1983	Board of Intermediate & Secondary	Risk Management.
Nationality: Pakistani	Education, Faisalabad	

Experience:

Ravi Exchange Company (Pvt) Ltd.

Regional Operations Manager | June 2012 – date

Responsible for maintaining the institutional culture for the assigned region while developing and implementing growth plans as per strategic objectives of the company. Moreover, incorporated a culture of accountability across the region adopting a strong team centric management.

Responsibilities;

- Develop a culture and ensure implementation of full compliance of internal and SBP policies at all levels in branches.
- Ensure rectification of observations raised by Audit and internal control onsite review teams and make efforts for improvement in Branch audit ratings.
- Responsible for expansion of the region in Central and south Punjab Province.
- Visit of the branches assigned in the region as per the prescribed frequency, including offsite support as & when required.
- Act as liaison between branches and head office for smooth working of the region.
- Responsible to complete pre-joining documents of new joiners and to complete exit formalities of resigned staff and report to HO.
- Overall responsibility for all issues in the region.

Branch Manager | November 2010 – May 2012

Manage delivery of products and services in the branch and related representative office(s) to ensure progress toward the goals and objectives of the strategic and operational plans that support maximum outreach under the condition of profitability.

Responsibilities;

- Responsible for all branch issues related to administrative matters such as security etc.



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- Develop culture and ensure implementation of full compliance of AML (anti money laundering) and KYC (know your customer) at all levels in branch.
- Control the level of efficiency and accuracy in all office operations for organization and maximum customer satisfaction.
- Respond to audit and compliance reports in a timely fashion.

Kashf Microfinance Bank Ltd. | June 2009 – July 2010

Loan Officer

Worked on Kashf Kamyab Karobari Karza, Sales & Collections for 1-year.

Responsibilities;

- Responsible for the continued development, cultivation and growth of business lending for KMFB in the target market and region.
- To focus on community outreach in order to increase visibility of KMFB and originate quality loan applications.
- Worked with internal staff and external customers to successfully generate quality business loans in their respective markets.
- Directly responsible for business development and sales and will have specific lending goals to attain during each month.
- 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.
- Being a front line employee, recommended ways to effectively and efficiently provide products and services to the clients to ensure customer satisfaction.

HBL | June 2006 – January 2009

Collections Officer: (Assigned by RAGM – Consumer)

Worked on Auto Finance delinquency from January, 2007 to September, 2008.

MIS Coordinator:

Working experience as Sales Processor (Auto Finance Sales) & MIS Coordinator (Sales and Collections) for major consumer dealing branches in Faisalabad region.

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.

Achievements;

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

citibank N.A. | October 2004 – October 2005



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Sales Executive:

Working Experience with citibank N.A. as Sales Executive in Car Financing.

Job Responsibilities;

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

