





M-SAEED AKHTAR

(Bank + Exchange House Operation)

Service-focused professional and friendly team player with outstanding customer services. Excellent at juggling multiple tasks and work well under pressure. Flexible, hardworking, and willingness to learn with the drive to succeed. Seeking a role to utilize my skills, abilities, and experiences while giving the opportunity to expand my knowledge and understanding in my career growth and advancement.

 Dubai-UAE

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WORK EXPERIENCE

Dar Exchange

April, 2023 to till.

International City Branch Dubai (UAE)
Supervisor cum Cashier.

Joined Dar Exchange in branch opetration after rich experince in banking sector as stated below and during my stay here i proved abilities to perform independently and worked with people in diffrent levels.

My Job responsibilities are below,

- 1-Proceed & Supervised inward, outward international remittances (Express transfer, Telegraphic transfer, Associate branch transfer, Travel cash passport money transfer.
- 2-Handling Foreign Currencies Exchange transactions at counter and local market.
- 3-Handling of utility and credit card payments on counter.
- 4- Handling of bulk and single salary transaction by using WPS system.
- 5-During routine transactions assuring AML regulation implementation and fulfilled KYC documentation for further proceeding to head office.
- 6-Identification potential suspicious transactions and report to HO.
- 7-Reconciliation of all corridors balances (Western Union, Cash Express, Transfast, Daytona Capital, Uremmit, Instant Cash, Allied Bank Pakistan) with our own systems.
- 8- Handling of Patty cash expenses and make treasury on monthly basis for HO.
- 9-Handling of internal audit on quarterly basis.
- 10-Handling of cash transaction with banks and head office.

Bank Islami Pakistán Limitad.

2017 – March,2023

Branch opertion manager.

Joined Bank Islami Pakistán as an Operation Manager and during my stay here i proved abilities to perform independently.

My Job responsibilities are below,

- 1-Excellent control in overall working of cash handlings, account opening, remittances, term deposit, locker maintenance, bills for collections, and insured 100% adherence to the banks internal & external rules & regulation.
- 2-Exercise effective controls in general banking activities for achieve Institution goals.
- 3-Internal and SBP audit compliance.
- 4- SBP monthly and half yearly reporting.
- 5-Branch expenses monitoring.
- 6-AML Measures / EDD.
- 7-Service quality implementation.
- 8-Panality free operation.
- 9-Reconciliation of daily & monthly journal & ledgers.



ACADEMIC BACKGROUND

2005 – Bechelor of Commerce.

University of Punjab Lahore
838/1500

2002 – Intermédiate in Commerce

Govt, M.A.O Collage Lahore.
641/1100

2000 – Matriculación

BISE Lahore Pakistán
557/850




LANGUAGES

English 
Urdu 

CERTIFICATES

Top-5 Service Quality Preformar.
Training Certifícate of Islamic Banking.
Training Certifícate Takafull Insuarncce.
Car Financing & Cross selling certificate.

HARD SKILL

Banking Soft Wears
(IMALL, Hplus, AB1&2, T24, Unibank)

Accounting Soft Wear (Peachtree)

Microsoft Office.


PERSONAL INFORMATION

EMIRATES ID	784-1980-68987944
NATIONALITY	PAKISTANI
MATARIEAL STATUS	MARRIED
DOB	23-03-1980



WORK EXPERIENCE

Apna Microfinance Bank Limitad.

2015-2017

Branch Operation Manager.

Included as above stated additional responsibilities are performed as below,

- 1-Implimentation of regulatory (SBP) requirements regarding disbursement of different kinds of short & long terms Loans/Financing.
- 2-Complete file processing of all kinds of short terms loans.
- 3-Process of gold valuation from gold Smith.

Summit Bank Limitad.

2008 – 2015

Chief Teller / Head Cashier.

Joined Summit Bank Limitad as an Universal Teller, after 2 years promoted to Chief Teller / Head Cashier with great hard work in diffrent áreas of operations as below.

My Job responsbilities are below.

- 1-Cash deposit / Cash withdraw, Payments / Remittances payments.
- 2-Cash sorting as per policy of regulator (SBP).
- 3-Cash received and paid to main branch and State Bank of Pakistan.
- 4-Replanishment and reconciliation of ATM.
- 5-Handling of inward / outward / OBC / FOBC / Intercity clearing cheques.
- 6-Different kind of account openings.
- 7-Cheque books and ATM cards handlings and reconciliation.
- 8-Balancing of outstand / unpaid pay orders, TDR, security stationery and lockers.
- 9-Expenses managing under monthly budget.

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