



Muhammad Aqeel

Mailing Address:

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OBJECTIVE

Excel as an energetic and visionary career oriented professional with great zeal and enthusiasm by utilizing my diversified banking experience in the challenging and dynamic field of banking. Keen to take on new banking challenges by extending professional endeavors and cascade a clear understanding of transparency, motivation and integrity amongst the teammates. Inculcate a culture where everyone strives hard to the best utilization of their abilities and be proud to be an important member of a premier, innovative and caring organization.

Total Professional Experience - More Than 10 Years
Aug 2022 to Date: RM SME, Askari Bank LTD.

Job Responsibilities:

Handling SME Portfolio of Mandi Bahauddin, Phalia, Chote Dheeran, Malakwal, Lalamusa, Gujrat which includes Different SBP Schemes, LC, BGs, RF and CF.

- Supporting Branch in Achieving Deposit Targets
- Building up Strong and Long Term Relationship with Customers.
- Ability to Achieve Targets.
- Keep Credit Lines Regular
- Monitoring Risks to Ensure Proactive or Remedial Actions to Maintain Quality of Risk in Line with the Bank's Credit Policy and Procedures
- Timely Recovery of Mark Up
- Evaluating Credit Needs of the Customer
- Analyzing Financial Reports and Client's Business Strength
- Keep Security Documentation Complete as per CAD Checklist
- Sending Facility Proposal Before 45 Days of Expiry of Facility
- Maintaining Credit Files Up to Date Regarding Call Reports, Offer Letters, Sanction Advices and Other Internal and External Correspondences
- Ensuring Compliance with All Regulatory (SBP's PRs) and Internal (Including Credit Policies) Requirements

Job Responsibilities:

Handling SME Portfolio which includes BGs, Alfalah Karobar Finance, Value Chain Finance and SBP / GOP Schemes.

- Building up Strong and Long Term Relationship with Customers.
- Ability to Achieve Targets.
- Keep Credit Lines Regular
- Monitoring Risks to Ensure Proactive or Remedial Actions to Maintain Quality of Risk in Line with the Bank's Credit Policy and Procedures
- Timely Recovery of Mark Up
- Evaluating Credit Needs of the Customer
- Analyzing Financial Reports and Client's Business Strength
- Keep Security Documentation Complete as per CAC Checklist
- Sending Facility Proposal Before 45 Days of Expiry of Facility
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- Ensuring Compliance with All Regulatory (SBP's PRs) and Internal (Including Credit Policies) Requirements

December 2021 to Jan 2022: Manager Credits at MCB Bank Ltd, Regional Office Mandi Bahauddin, Grade – OG - I

Job Responsibilities:

- Addressing and providing support to Credit Staff regarding advances related issues
- Building Credit Portfolio of the region
- Finalizing Credit Proposals and forwarding for approval

November 2017 to November 2021: Relationship Manager at Habib Bank Ltd, Grade – Assistant Manager - II

Job Responsibilities:

Handling SME Portfolio of Rs.540M (Mandi Bahauddin, Gojra, Malakwal, Mojianwala) which includes Cash Finance, Running Finance, HBL Swift Finance, Dealership Finance, BG and SBP Schemes.

- Building up Strong and Long Term Relationship with Customers.
- Ability to Achieve Targets.
- Recovery of NPLs
- Keep Credit Lines Regular
- Monitoring Risks to Ensure Proactive or Remedial Actions to Maintain Quality of Risk in Line with the Bank's Credit Policy and Procedures
- Timely Recovery of Mark Up
- Evaluating Credit Needs of the Customer

- Analyzing Financial Reports and Client's Business Strength
- Keep Security Documentation Complete as per CAD Checklist
- Sending Facility Proposal Before 60 Days of Expiry of Facility
- Maintaining Credit Files Up to Date Regarding Call Reports, Offer Letters, Sanction Advices and Other Internal and External Correspondences
- Ensuring Compliance with All Regulatory (SBP's PRs) and Internal (Including Credit Policies) Requirements

July 2014 To November 2017: Credit Officer OG-III, MCB Bank Ghakhar Mandi

Job Responsibilities:

Handling SME Portfolio of Rs.468M which includes Cash Finance and Running Finance.

- Building up Strong and Long Term Relationship with Customers.
- Ability to Achieve Targets.
- Recovery of NPLs
- Keep Credit Lines Regular
- Monitoring Risks to Ensure Proactive or Remedial Actions to Maintain Quality of Risk in Line with the Bank's Credit Policy and Procedures
- Timely Recovery of Mark Up
- Evaluating Credit Needs of the Customer
- Analyzing Financial Reports and Client's Business Strength
- Keep Security Documentation Complete as per CAD Checklist
- Sending Facility Proposal Before 60 Days of Expiry of Facility
- Maintaining Credit Files Up to Date Regarding Call Reports, Offer Letters, Sanction Advices and Other Internal and External Correspondences
- Ensuring Compliance with All Regulatory (SBP's PRs) and Internal (Including Credit Policies) Requirements

Education

Qualification	College / School	CGP / % Marks
Master of Commerce	University of Sargodha, Sargodha	3.34 / 75.77%
Bachelor of Commerce	University of Punjab	62.67%
FSc	BISE Gujranwala	68.72%
Matriculation	BISE Gujranwala	81.76%
JAIBP (1 st Stage)	Institute of Banker's Pakistan	

Professional Strength

- Excellent communication and listening skills
- The ability to explain complex information clearly and simply
- Excellent sales and negotiation skills
- Excellent mathematical and computer skills
- The drive and motivation to meet targets
- Organizing and Prioritizing
- Ability to Meet Deadlines

Training & Sessions Attended

- 2 days **Credit Workshop** from 10-08-2015 to 11-08-2015
- 2 days **Credit Workshop Phase-II** from 10-09-2015 to 11-09-2015
- 5 days **C-BOM program** from 09-10-2015 to 13-10-2015
- 1-day session on **how to resolve lending issues in CBS 8.5** on 08-04-2016
- 2 days **“Special Asset Management Credit Workshop”** from 27-04-2016 to 28-04-2016
- 1-day session on **PRs on Small and Medium Enterprises** on 19.05.2016
- 1-day session on **CBS 8.5** on 20.10.2017

Personal Information

Date of Birth:	13 th April 1991
Nationality:	Pakistani
Permanent Address:	Mohalla Moula Nagar Shumali, Chalpuri, Malakwal
Marital Status:	Married
Father Name:	Muhammad Walayat

Reference

Reference can be provided on Demand