

KALEEM ULLAH

Punjab, Pakistan

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PROFESSIONAL SUMMARY

Versatile professional with over seven years of financial experience in banking and accounting. Excelled in client relations, loan processing, and financial analysis during four years in banking. Three years of expertise in financial reporting, budgeting, and tax preparation. Proven ability to streamline operations and ensure regulatory compliance. Proficient in QuickBooks, Excel, and banking systems. Strong analytical skills, attention to detail, and dedication to organizational growth.

PROFESSIONAL EXPERIENCE

(Total Exp. 7-Years)

➤ **General Banking Officer, Bank Al Habib Islamic Banking**
July 2022 – Present, Pakistan.

- Managing Transactions: Overseeing and processing daily banking transactions and operations.
- Customer Service: Assisting customers with account services such as opening, closing, and managing accounts.
- Product Promotion: Assessing customer needs and introducing new banking products and services.
- Complaint Resolution: Resolving customer complaints and providing relevant information.
- Compliance: Ensuring all banking operations comply with federal and state regulations.
- Record Keeping: Maintaining accurate records of each transaction.
- Auditing: Performing periodic audits of various bank departments.
- Financial Analysis: Analyzing financial statements and reports for discrepancies and irregularities.

➤ **Operations Officer, NRSP Microfinance Bank**
December 2020 – July 2022, Pakistan.

- Account opening and closing.
- Handling client queries and complaints.
- Processing payments and withdrawals.
- Authorize and evaluate overdrafts and loans.
- Collecting deposits.
- Serves customers by completing account transactions.

➤ **Accountant, ALPINE Educational Institutions**
December 2018 – December 2020, Pakistan.

- Maintain and update financial records for tuition, donations, grants, and expenditures.
- Prepare and analyze monthly, quarterly, and annual financial statements and reports.
- Conduct regular reconciliations of bank statements, ledgers, and other financial records.
- Provide financial analysis and insights to support institutional decision-making.

➤ **Accountant, MS Feeds Pvt Limited**
December 2017 – December 2018, Pakistan.

- Maintain and update financial records, including ledgers, accounts payable/receivable, and payroll.

- Prepare monthly, quarterly, and annual financial statements and reports for internal and external stakeholders.
- Ensure compliance with local, state, and federal regulations and filing requirements.
- Assist in the preparation and monitoring of budgets and forecasts.

PROFESSIONAL QUALIFICATIONS

Master of Computer Science (Attested by the UAE Embassy)

April 2020 –April 2023

Virtual University of Pakistan

Bachelor of Science Computer

April 2017 – January 2020

The Islamia University of Bahawalpur

PERSONAL INFORMATION

Availability period	1-Month
Date of Birth:	January 01, 1999.
Marital Status:	Married
Passport No:	KC2746962
Nationality:	Pakistani

ADDITIONAL INFORMATION

- **Technical Skills:** Financial Analysis, Excel Proficiency, Banking Software, Risk Management, Financial Modeling.
- **Soft Skills:** Communication, Empathy, Teamwork, Problem-solving, Time Management, Adaptability, Patience, Conflict Resolution.
- **Languages:** English, Urdu, Hindi, Punjabi.
- **Certifications:** Fair Treatment of Customers, AML/CFT Guidelines, English Language Proficiency.
- **Computer Diplomas:** Diploma in Computer Application and Office Management from TEVTA.

PERSONALITY TRAITS

- Excellent communication skills.
- Self-directed and goal-oriented.
- Excellent in working with multi-disciplinary team.
- Extra ordinary customer service skills.
- Strong in analytical and project management.

REFERENCE

- Available upon request.