



Summary

Experienced and versatile banking professional with over 6 years of expertise in customer relationship management, administration, compliance, sales & marketing, and team leadership. Proven ability to enhance customer satisfaction, streamline operations, ensure regulatory compliance, and lead teams to achieve business objectives. Seeking a dynamic role in a reputable organization where I can leverage my skills in customer service, administration, compliance management, trade, sales & and marketing, and leadership to drive operational efficiency and business growth.



Education

Iqra University	2017 - 2018
Master's In Business Administration	
Iqra University	2013 - 2016
Bachelor's In Business Administration	
River Oaks Academy	2010 - 2012
A Levels	
The City School	2006 - 2009
O Levels	



Experience

Meezan Bank Ltd	Jun-2018 - Sep-2024
Personal Banking Officer	
<ul style="list-style-type: none">– Plan Managing inbound sales, enhancing & establishing extraordinary end to end relationship with tagged and walk-in customers– Increasing number of products per customer & consolidating their entire bank dealings at Meezan Bank– Developing a portfolio of new customers by obtaining referrals from existing clients– Serve as a single point of contact for customers, addressing their all-financial needs and queries– Advise customers on bank services for their needs (Takaful Coverage, House Financing, Car Financing, Wealth Management, and Trade Facilities)– Prepared detailed reports on team performance, client feedback, and market conditions for senior management review– Developed and maintained an extensive network of professional	



Usman Javed

PERSONAL BANKING
OFFICER | EXPERTISE IN
CLIENT RELATIONS,
COMPLIANCE, TRADE, SALES
& MARKETING, TEAM
MANAGEMENT



+971-583006289
+92-3212328862



usman_javed73@hotmail.com



Al Barsha I Dubai,
U.A.E.



linkedin.com/in/usman-
javed-574a1983

Awards

- Won the award for Outstanding Performance Personal Banking Officer for the years 2022 and 2023
- Won award for Best Funds Manager of Wealth Management (Insurance and AMIM)

Skills

- Interpersonal and Communication Skills
- Customer Relationship Management Skills.
- People Management Skills.
- Presentation Skills.
- Written and Verbal Communication Skills.
- Microsoft Office
- Adobe Photoshop

contacts to support business growth and client referrals

- Implemented strategic business development initiatives to attract new clients and expand the bank's market share
- Facilitated the introduction of innovative banking services and technologies to enhance client engagement and satisfaction
- Coordinated with international branches to provide global banking solutions for clients with overseas interests
- Analyzed market trends to inform clients of potential impacts on their portfolios and recommend proactive adjustments
- Organized and conducted regular review meetings with clients, updating them on financial performance and new opportunities
- Identified market opportunities to grow new business across dedicated accounts, adding value to customers' target operating model
- Perform in-depth due diligence on high-risk clients, including politically exposed persons (PEPs), large transactions, or clients from high-risk jurisdictions
- Collect and verify additional documentation and information to assess potential risks, such as source of wealth, business activities, and ownership structure
- Monitor and ensure adherence to local and international banking regulations, such as AML (Anti-Money Laundering), KYC (Know Your Customer), and FATCA compliance
- Review large or unusual transactions to ensure they do not violate any regulatory or compliance requirements
- Ensure that trade transactions comply with sanctions, embargoes, and export control regulations
- Ensure that all trade finance transactions are accurately processed within the bank's system
- Manage trade-related payments, including letters of credit payments, bills of exchange, and other trade instruments
- Effective tail management in order to prevent account dormancy
- Handle trade finance products such as Letters of Credit (LC), Documentary Collections, Guarantees, and Bills of Exchange

Arpatech (Pvt) Ltd

Digital Marketing Intern

Nov-2017 - Feb-2018

- Plan and execute SEO/SEM campaigns
- Monitoring and maintaining social media marketing via Facebook, YouTube, Pinterest, Twitter, etc.
- Manage email marketing campaigns
- Creating and managing content for blogs
- Identify new trends in digital marketing, evaluate new technologies, and ensure the brand is at the forefront of industry developments, particularly developments in mobile marketing

- Google AdWords
- Facebook Advertising
- Wondershare Fimora
- Team leadership and Motivation Skills
- Financial Skills
- Networking Skills
- Marketing Skills
- Email Marketing
- Digital Marketing
- Administration Skills
- Compliance Skills
- Trade Skills

Languages

English, Urdu

Interest

Reading, Travelling, Music

References

Reference will be furnished upon request