



Saad Saleem

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🇵🇰 Pakistani 🏹 Male

👤 PROFILE

A highly skilled and results-driven finance professional with over 7 years of experience in **cash management**, financial reporting, and **treasury operations**. Proven track record in managing corporate banking relationships, ensuring compliance with financial regulations, and identifying opportunities for cost optimization. Excellent communication and problem-solving skills, with a focus on customer service and relationship-building in both internal and external stakeholder interactions.

👛 PROFESSIONAL EXPERIENCE

03/2024 – present
Dubai, UAE

Mashreq Bank (Smart Union Commercial Brokerage LLC.)

Relationship Executive

- Identify and approach potential customers for credit card products, focusing on individual needs and preferences.
- Actively work towards meeting or exceeding monthly and quarterly sales targets by promoting credit card products to new and existing clients.
- Foster long-term, positive relationships with existing credit card customers by offering personalized services and regular follow-ups.
- Identify opportunities to cross-sell or up-sell other products like loans, insurance, or premium credit card offerings based on customer needs.
- Provide information about account details, transactions, statements, and any other credit card-related queries.
- Inform customers about ongoing promotions, special offers, or changes in terms and conditions for credit card products.
- Ensure that all customer interactions, applications, and transactions are well-documented in compliance with bank policies and regulatory requirements.

04/2023 – 11/2023
Islamabad, Pakistan

UBank Head Office

Senior Operations Officer

- Monitor and manage the company's cash flow to ensure the organization maintains sufficient liquidity for day-to-day operations.
- Forecast cash inflows and outflows, ensuring optimal cash levels and financial stability.
- Coordinate with the treasury and finance teams to align cash flow with the company's financial goals.
- Oversee the organization's bank accounts, ensuring proper account reconciliation.
- Manage relationships with banking partners to optimize fees, services, and interest rates.
- Ensure that all bank accounts are used efficiently, and handle any issues or discrepancies with accounts.
- Provide daily, weekly, and monthly cash position reports to senior management.
- Prepare detailed reports on cash balances, forecasting, and other relevant metrics for decision-making.
- Optimize the company's cash reserves by advising on short-term investments and liquidity strategies.
- Make recommendations for managing surplus cash effectively and ensuring any excess liquidity is reinvested or distributed.
- Continuously evaluate and improve cash management processes and systems.

- Recommend and implement new tools or technologies to enhance operational efficiency and accuracy.

03/2017 – 04/2023
Islamabad, Pakistan

MCB Bank Limited

Teller Services Officer

- Facilitated the customers and performed core duties of the bank by mainly receiving and paying cash
- Handled and controlled cash transactions of customers by monitoring deposits and withdrawal accurately in line with SBP regulations and guidelines
- Increased and maintained capability of cash handling by balancing the physical inflow and out flow of debit and credit with the help of vouchers
- Converting one currency to another for customers at the current Bank exchange rate.
- Ensuring the correct amount of currency is exchanged and providing accurate change
- Assessed high technical limitations, optimized the process & facilitated the customers in saving time through posting of transactions in the system
- Improved and increased the technical and operational skills to achieve the customer satisfaction regarding ATM operations
- Planned and analyzed the needs and priorities of the customers in order to ensure superior custom services management prior to the customers' demands
- Maintained customer confidence and protects bank operations by keeping information confidential
- Safeguarding large amounts of foreign currency to prevent loss or theft.
- Verifying the authenticity of foreign currency to avoid counterfeit issues.

EDUCATION

02/2012 – 01/2016
Islamabad, Pakistan

Master Of Business Administration

Bahria University

12/2009 – 12/2011
Lahore, Pakistan

Bachelors Of Commerce

University Of Punjab

SKILLS

- Microsoft Office
- Oracle
- CBS 8.5
- Tally ERP

LANGUAGES

URDU



ENGLISH



HINDI

