



Muhammad Huzaifa

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ABOUT ME

I want to synchronize my professional knowledge, experience, and skills with the organizational requirements to ensure mutual Gains. I enjoy accepting challenges and learning new skills. I believe in teamwork with the motivation to work hard and Make positive contribution.

WORK EXPERIENCE

UBL Bank Limited – Karachi, Pakistan

City: Karachi | Country: Pakistan

Officer Grade III Centralized Processing Unit (Head office) ACCOUNT OPENING

[01/12/2023 – Current]

- Achieve 100% accuracy in scrutinizing account opening forms while identifying discrepancies per the SBP guidelines and other latest regulatory requirements.
- Review KYC, all types of individual, joint & sole category accounts in line with SBP, AML, and bank internal policy and procedures.
- To check and verify individual, joint & sole category customer amendment forms received from branches as per customer mandate and bank internal procedures.
- Take proper follow-up regarding discrepant forms received from branches and report to the Manager and Group head.
- Answering any individual account opening/activation queries.
- Ensure satisfactory audit ratings from internal, SBP, and third-party audit teams.
- Coordination with branches regarding account opening activities and provide guidelines, and training regarding corporate category accounts.
- **Recently assigned to a specialized project handling UAE accounts, focusing on comprehensive Know Your Customer (KYC) and Customer Due Diligence (CDD) procedures Conducted thorough checks on customers' transaction histories (debits/credits) yearly, ensuring accuracy and identifying any inconsistencies or suspicious activity.**
- Reviewed and verified the validity of Emirates IDs (new or expired) and ensured compliance with UAE-specific banking regulations.
- Cross-referenced employment information to confirm the continuity of employment and detect any changes in the customer's work status.

Prime Human Resources at HBL Head Office (Third party contract, deputed to HBL) – Karachi, Pakistan

City: Karachi | Country: Pakistan

Account activation and Centralized CNIC verification UNIT

[27/10/2021 – 24/11/2023]

- To be an effective communicator and ensure all complaints are acknowledged on time.
- Reviewing customer data to detect and identify any processing errors that occurred.
- Any other office work assigned by the Manager
- Solving Company, Deceased, and all types of blocked or dormant account
- CNIC verification and passport of NRP and foreign customers
- Answering any query regarding my work
- Coordinating and instructing with branches regarding our new Robotic process for NTB customers.
- Developing/optimizing processes that reduce the time taken in processing

EDUCATION AND TRAINING

Master of Arts in Economics (M.A in Economics)

Shah Abdul Latif University Khairpur [01/01/2017 – 30/12/2019]

City: khairpur | Country: Pakistan

Bachelors of Commerce (B.Com)

Shah Abdul Latif University Khairpur [01/01/2015 – 30/12/2017]

City: khairpur | Country: Pakistan

Intermediate Pre-Engineering

(B.I.S.E) Larkana [26/03/2010 – 06/03/2012]

Country: Pakistan

Matriculation-Science

(B.I.S.E) Larkana

Country: Pakistan

LANGUAGE SKILLS

Mother tongue(s): Urdu

Other language(s):

English

LISTENING C1 READING C1 WRITING B2

SPOKEN PRODUCTION B2 SPOKEN INTERACTION B2

sindhi

LISTENING C2 READING C1 WRITING B2

SPOKEN PRODUCTION C2 SPOKEN INTERACTION C2

pashto

LISTENING A1 READING A1 WRITING A1

SPOKEN PRODUCTION A1 SPOKEN INTERACTION A1

Levels: A1 and A2: Basic user; B1 and B2: Independent user; C1 and C2: Proficient user

SKILLS

MS Word / MS Excel / MS-Power BI / Tablue / Outlook / Social Media / Power point / Adobe Photoshop (basic elements) / adobe illustrator

SKILL

SKILLS

Leadership

Management

Decision making

Time management

Communication skills

Team player

OTHER SKILLS

Graphics designing at up work and fiverr, also working on UX/UI website designing on FIGMA