

# **RIZWAN AHMAD**

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**Date of Birth:** 07-Aug-1993

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## **Objectives:**

- To acquire a challenging position in an organization, whilst utilizing my abilities and experience to work towards a better future.

## **Education:**

<b>Degree</b>	<b>Session</b>	<b>Institute</b>
<b>M.com</b>	<b>2012-2014</b>	<b>National University of Modern Languages Lahore</b>
<b>B.Com</b> (Part 1&2.)	<b>2010-2012</b>	<b>Govt. Dyal Singh College, Lahore</b>
<b>I.Com</b> (Part 1&2.)	<b>2008-2010</b>	<b>Govt. Dyal Singh College, Lahore</b>
<b>Matric</b>	<b>2008</b>	<b>BISE Lahore</b>

## **Professional Experience:**

1. Working as Branch Operation Manager in Soneri bank Ltd (Jail Road Area Branch) from (03-10-2022) to till date.
2. Worked as Counter Service Manager in Soneri bank Ltd (Circular Road Area Branch) from (29-08-2019) to (30-09-2022).
3. Worked as UT (Universal Teller) in JS Bank Ltd from (08-03-2016) to (28-08-2019).
4. Cash sorting experience from (05-01-2015) to (07-03-2016) at Bank of Punjab (Main Branch) under CMS (Cash Management Services) Company.

## **Responsibilities:**

Supervise and provide professional guidance to the following departments.

- Cash and Clearing.
- Account Opening / Closing.
- Local and Foreign Remittances.

- Approve and sign all the negotiable instruments and vouchers generated in the branch along with any other authorized signatory as per delegated signatures authorities.
- Check and approve Account Opening Forms for opening of accounts.
- Ensure strict compliance of laid down procedures e.g. AML & KYC policy.
- Direct supervision of the cash Department including both local and foreign Currency transactions.
- Manage and process work to ensure that time and quality standards are met in accordance with SOP & other COK guidelines.
- Ensure strict compliance to SBP prudential regulations.
- Be conversant with the AML & KYC policy of the bank in order to track & report suspicious transactions to concerned department.
- Co-ordinate with Manger operations to achieve quality and productivity standards.
- Maintain records for the department to furnish accurate MIS reports to COK and returns to SBP.
- Ensure that cash is handled in accordance with SBP and Banks' own guidelines and that cash is sorted and placed in the vault in accordance with SBP instructions.
- To inculcate positive attitude and 'Customer comes first' approach in all endeavors related to both Internal & External Customers.
- Ensure that Zakat and other government taxes are correctly deducted and deposited with the relevant authorities.
- Ensure that all SBP, HO and other regulatory reports are sent to the respective departments on or before due dates.
- Handle customer/correspondent banks queries and ensure complaints are addressed promptly and within service standards to achieve customer satisfaction.
- Interact with BOM and BM to resolve customer complaints / issues.
- Ensure strict compliance of Bank's policies.
- Monitor daily deposit variance report.
- Exercise strict controls to minimize the transactions carrying exceptions. Arrange for reporting of exceptional transactions to COK till resolved. Liaise with business units for early resolution of the exceptions.
- Impart training to subordinates to develop core competencies enabling to create a backup.
- Identify training needs of staff of the department to improve operational efficiency.
- Exercise rotation policy within the department to be ready for all emergencies.
- Ensure adequate security to system back-up computer hardware, etc.
- Ensure no exceptions are allowed by compromising on basic controls and compliance policy.
- Any other work assigned from time to time.

### **Critical Challenges:**

- Resolve complex requests for information in the absence of a higher authority, and ensure that they fall within the approved standards and strategy

### **Unique Knowledge & Skills:**

- Be fully conversant with Banks' AML & KYC policies and PRs
- Exercise controls and use best judgment in order to find solutions to customer concerns

### **Problem Solving & Decision Making:**

- Passing of the transactions as per the guide lines issued by the bank and mandate of the customer

**Computer Skills:**

- Microsoft Office (MS word, MS Excel & Power Point)
- Fluent in Microsoft Word, Office and internet resources

**Communication Skills:**

- Can speak and write English, Urdu, & Arabic Fluently.

**Interpersonal Skills:**

- Enthusiastic, Hardworking and Creative
- Enjoy working in a group than independently
- Adoptive to a challenging environment and can learn quickly
- Capable of accounting and completing assignments within a tight time frame

**Hobbies:**

- Reading Books
- Playing Cricket

**Reference:**

Will be furnished on demand