

KHIZAR ABBAS

Date of Birth:	01-Jan-1988	Age:	29 Years
Postal Address:	Khushhali Bank Ltd, Kassoke Road, Hafizabad		
Contact:	+92 301 4850731	<i>OR</i>	+92 344 6651146
Email:	letters4abbas@gmail.com		
Areas of Interest:	Compliance, Audit, Risk Management, Credit Administration/Processing, Banking Operations, Finance, Accounts, Banking Industry, Administration and Management		
Career Objective:	I am seeking a job in a corporate culture that fosters innovation and provides a challenging platform to shore up my exposure to the contemporary corporate world so that I may put maximum contribution to the economy through my active professional presence.		

Academic Qualification : Bachelors of Commerce (1st Division) / MBA-Executive (Continue)

MARKET EXPOSURE

Organization :	Khushhali Bank Limited
Organization Type :	Banking Industry (Operations / Branch Banking)
Designation :	<i>Operations Manager</i>
Tenure :	December 31, 2015 to Date
Report to :	Area Manager / Area Coordinator - Operations
Primary Responsibilities :	<div>My responsibilities include<ul style="list-style-type: none">• Management & Supervision of overall branch banking operations• Oversee the account opening, maintenance process in line with KYC/AML requirements• Review & authorize branch banking transactions including cash payment, receipt, clearing, remittances, chequebook issuance, term deposits, account to account transfer, banca-assurance• management, supervision & reporting of branch operational expenses• Review & authorize disbursement of approved loans.• Supervise home remittances (Western Union) & NADRA Verisys• CMD for effective cash management• Payable/deducted taxes & other levies for deposit with SBP/NBP• Implementation of Internal Policies and procedures, SBP's guidelines including Prudential Regulations• Preparation/submission of all scheduled reports to Corporate Office, SBP and other stakeholders• Responsible for non-Compliance, Audit Observations, preparedness of the branch for review and audit by internal/external/ SBP Auditors• General administration - premises issues, keys administration, stationary & supplies requirements, fixed assets management• Custodian of branch vault, Cash safe & gold safe keys• maintain and monitor staff attendance, leave record, leave planning, developing backups of the key positions, timely rotations, ensuring effective internal communication</div> <div>Monitor & evaluate performance of branch operations staff and Capacity building</div>

MARKET EXPOSURE

Organization :	Khushhali Bank Limited
Organization Type :	Banking Industry(Credit Administration Division)
Designation :	<i>Credit Administration Officer</i>
Tenure :	February 15, 2011 to December 30, 2015
Report to :	Manager Credit Administration (Corporate Office)/ Operation Manager
Primary Responsibilities :	<p>My responsibilities include;</p> <ul style="list-style-type: none">Responsible to Processing of Micro, Small and Medium Loans(MSME) against the collateral/security documents of PG, Gold, NSC, KBL-TDC, Agri-Passbook ensuring Credit related Compliance with Bank's Credit Policy, Prudential Regulations, MFI ordinanceCredit History/exposure of applicant through Warning Bulletin/Credit History Assessment Report/ SBP eCIB/ PMN MF CIBTo identify service quality laps and severe nature non-complianceEnsure and maintain data/record /information for audit trial after validation<u>Additional responsibilities of CSO include:</u> A/C opening and maintenance ensuring KYC/CDD/AML, issuance of Cheque book, DD/PO/BC/CDR, other remittance instruments, handling local clearing/OBC/IBC and online transfer

MARKET EXPOSURE

Organization :	Khushhali Bank Limited
Organization Type :	Banking Industry(Retail Banking)
Designation :	<i>Business Development Officer (Credit officer- Assets products)</i>
Tenure :	November 26, 2007 to February 14, 2011
Report to :	Relationship Manager
Primary Responsibilities :	<p>My responsibilities include;</p> <ul style="list-style-type: none">Product canvassing and sales, loan booking and account document processing through routine interaction with RM and peers and periodic with TPM/RBM.Field-based client servicing and problem resolution.Proactive collection perusal, ensuring timely repayment of loans and negotiation directly or through other elements included in Bank distribution channel.Portfolio and account level review, problem preemption/identification, and reporting.

EDUCATIONAL PROFILE

Sr.	Certification / Degree	Institution / University	%/Division	Passing Year
1	MBA Executive	Superior University		Continue
2	B. Com	University of the Punjab, Lahore	62 %/ 1 st Division	2007
3	D.Com	Punjab Board of Technical Education, Lahore	69 %/ 1 st Division	2005
4	SSC	Board of Intermediate & Secondary Education Lahore	64 %/ 1 st Division	2003
5	DIT	Depalpur College of Education, Depalpur	69% / B	2005

COMPUTER SKILLS AND OTHER ABILITIES

DIPLOMA IN INFORMATION TECHNOLOGY (DIT)

Sr.	Skills & Abilities	Proficiency Level	Practiced
1	Word Processing	Excellent	Currently Using
2	Soft Presentation	Excellent	Currently Using
3	Spread Sheet	Excellent	Currently Using
4	Outlook and Email	Excellent	Currently Using
5	Internet and Browsing	Excellent	Currently Using
6	MS Access, DOS, Inpage, HTML, Oracle,	Reasonable	

REMARKABLE ACHIEVEMENTS & AWARDS

Sr.	Description of Activities	Year
1	6 Month Training at NIBAF on, Branch Sales & Retail Operations, Basic Branch Banking	2007-08
2	2 Days Training at NIBAF on CAD Operations	2015
3	1 Week Course in NIBAF on, Branch Sales & Retail Operations, Basic Branch Banking	2008
4	Got Khushhalibank Talent of the Year Award from CEO/President for year 2013	2013
5	Declared Area Topper for Annual Job Knowledge Test 2012 by Khushhalibank	2012
6	3 rd Position in B Com part II in college Examinations	2007
7	Standing 1 st in Information Technology in D Com Part I College Examination	2003
8	Best reader in library books reading	2003

PROFESSIONAL DEVELOPMENT

Sr.	Description of Activities:
1	Attended many courses/trainings/seminars/conferences on Compliance, Risk Management, Credit Sales and CIB offered by Bank
2	Studied SBP Prudential Regulations for Microfinance, Commercial Banks, Corporate Banking and Books of IBP to enhance my skill and knowledge

LEISURE ACTIVITIES

Subject to my belief, there's no spare time in a growing professional's life. But leisure activities are also an integral part of life.

Sr.	Description of Activities
1	I like reading material on banking, economy, Information Technology and Literature.
2	Value-adding Discussions and Table-talks which add a pragmatic approach to my sagacity

PERSONAL INFORMATION

CNIC #: 35301-2908338-3
 Father Name: Muhammad Ashraf
 Marital Status: Single
 Religion: Islam
 Language: English, Urdu, Punjabi
 Competency:
 Permanent Address: Behlolpur p/o Hujra Shah Muqem Tehsil Depalpur, Distt Okara
 Domicile: Okara(Punjab)

REFERENCES

Will be furnished on demand