

ZAHEER ABBAS

Field of Specialization: MARKETING, SALES, BANKING OPERATIONS, & FINANCE

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Career Objective *To utilize my Knowledge, Skills and Experience for a reputable organization for the achievement of apex level amongst its competitors.*

Academic Qualification **MBA** (Banking & Finance)
(Virtual University of Pakistan)

PROFESSIONAL QUALIFICATION (AIBP) Associateship of Institute of Bankers Pakistan completed with Specialization in Strategic Human Resource Management.

Associate Chartered Banker UK / (JAIBP) Junior Associateship of Institute of Bankers Pakistan All stages completed with Specialization in Retail & Consumer Banking Operations.

* Got Distinction in Subject of Macro Economics by securing 3rd position all over Pakistan.

* Won Cash Prize of Rs 100,000/- on passing JAIBP Stage-III in 1st Attempt.

Branch Manager

Bank Alfalah Limited), Gulbahar, Sialkot (10-07-2024 to date

Brief Job Description

- Direct all operational aspects including distribution operations, customer service, human resources, administration and sales.
- Assess local market conditions and identify current and prospective sales opportunities, Develop forecasts, financial objectives and business plans.
- Meet goals and metrics of KPIs and cross sell products
- Bring out the best of branch's personnel by providing training, coaching, development and motivation
- Locate areas of improvement and propose corrective actions that meet challenges and leverage growth opportunities
- Address customer and employee satisfaction issues promptly. Handling customer queries face to face, over the phone or via correspondence, presenting information clearly to customers.
- Identify the AML policies and procedures necessary to support the business. Advise relationship managers on AML/ Compliance requirements and establishment of procedures in line with MEEZAN BANK Limited AML framework.
- Review of new client onboarding documentation and periodic reviews to ensure compliance with SBP AML regulations and BANK'S AML requirements.
- Provide compliance and AML training and ensure compliance awareness of the staff. Provide regular reports as required by the HO & the regulators.

Branch Manager

MEEZAN BANK Limited), Kotli Loharan, Sialkot (08-11-16 to 09-07-2024

Brief Job Description

- Direct all operational aspects including distribution operations, customer service, human resources, administration and sales.
- Assess local market conditions and identify current and prospective sales opportunities, Develop forecasts, financial objectives and business plans.
- Meet goals and metrics of KPIs and cross sell products
- Bring out the best of branch's personnel by providing training, coaching, development and motivation
- Locate areas of improvement and propose corrective actions that meet challenges and leverage growth opportunities
- Address customer and employee satisfaction issues promptly. Handling customer queries face to face, over the phone or via correspondence, presenting information clearly to customers.
- Identify the AML policies and procedures necessary to support the business. Advise relationship managers on AML/ Compliance requirements and establishment of procedures in line with MEEZAN BANK Limited AML framework.
- Review of new client onboarding documentation and periodic reviews to ensure compliance with SBP AML regulations and BANK'S AML requirements.
- Provide compliance and AML training and ensure compliance awareness of the staff. Provide regular reports as required by the HO & the regulators.

Branch Manager

Bank Alfalah Limited), Kotli Loharan Branch, Sialkot (08-11-16 to date

Brief Job Description

- Direct all operational aspects including distribution operations, customer service, human resources, administration and sales.
- Assess local market conditions and identify current and prospective sales opportunities, Develop forecasts, financial objectives and business plans.
- Meet goals and metrics of KPIs and cross sell products
- Bring out the best of branch's personnel by providing training, coaching, development and motivation
- Locate areas of improvement and propose corrective actions that meet challenges and leverage growth opportunities
- Address customer and employee satisfaction issues promptly. Handling customer queries face to face, over the phone or via correspondence, presenting information clearly to customers.
- Identify the AML policies and procedures necessary to support the business. Advise relationship managers on AML/ Compliance requirements and establishment of procedures in line with Bank Alfalah Limited AML framework.
- Review of new client onboarding documentation and periodic reviews to ensure compliance with SBP AML regulations and Bank Alfalah AML requirements.
- Provide compliance and AML training and ensure compliance awareness of the staff. Provide regular reports as required by the HO & the regulators.

Manager Operations

HBL (Habib Bank Ltd), Sialkot 19-05-16 to 07-11-2016

Brief Job Description

- Supervision of all activities and transactions in operations department.
- Improving Audit Rating of the Branch.
- Handling customer queries face to face, over the phone or via correspondence, presenting information clearly to customers.
- Operational Risk Management including Security Management.
- Ensurance to provide quality customer service.
- Sale of retail banking products including Debit Cards, Credit Cards, personal Loans, Mortgage Loans, and all other products the bank offers
- Handling of all E-channel products
- Handling customer queries face to face, over the phone or via correspondence, presenting information clearly to customers.
- Identify the AML policies and procedures necessary to support the business. Advise relationship managers on AML/ Compliance requirements and establishment of procedures in line with HBL Bank AML framework.
- Review of new client onboarding documentation and periodic reviews to ensure compliance with SBP AML regulations and Bank Alfalah AML requirements.
- Provide compliance and AML training and ensure compliance awareness of the staff.

Manager Operations

Askari Bank Limited, Ghuinke Branch, Daska Road, Sialkot. From (21-08-13 to 18-05-2016)

Brief Job Description

- Supervision of all activities and transactions in operations department.
- Improving Audit Rating of the Branch.
- Handling customer queries face to face, over the phone or via correspondence, presenting information clearly to customers.
- Opening new bank accounts for individuals and also companies.
- Operational Risk Management including Security Management.
- Handling customer queries face to face, over the phone or via correspondence, presenting information clearly to customers.
- Identify the AML policies and procedures necessary to support the business. Advise relationship managers on AML/ Compliance requirements and establishment of procedures in line with Askari Bank Limited AML framework.
- Review of new client onboarding documentation and periodic reviews to ensure compliance with SBP AML regulations and Askari Bank Limited AML requirements.
- Provide compliance and AML training and ensure compliance awareness of the staff.
- Provide regular reports as required by the Head Office & the regulators.

Relationship Manager CREDITS (Assets) 01-01-2010 to 20-08-2013.

Askari Bank Limited, Paris Road, Main Branch Sialkot.

Brief Job Description

- Manage the existing portfolio effectively and recommend appropriate credit facilities in line with the bank policies to maximize earnings while contain the risks to acceptable level. Singly handled 500 million portfolio consisted on 30 customers.
- Recovery of Markup and other Income within prescribed time.
- Credit Relationship Building with existing and Fresh Clients.
- Portfolio Management (Monitoring, recovery management)
- Ensure effective utilization of approved limits to maximize profitability
- Implement and maintain complete control aspects, i.e financial analysis, documentation, periodical client visits, stock inspections & formal credit checking of the assigned portfolio.
- Preparation of credit related vouchers and data entry in the core banking system.
- Completion of facility and security documentation for the safeguard of the bank.

Officer (Operations) Nov 2006 to DEC 2009

Askari Bank Limited, Main Branch Paris Road, Sialkot.

Brief Job Description

- Officer Online Payments, Funds Transfer, Receipts and Cash Posting.
- DD, PO, TT, Intercity Clearing, CDRs, OBC and IBC.
- Officer ATM, Lockers, I-Net Banking, Account Opening and Chq Books Issuance.
- Officer Credit Cards & personal Loan
- Officer Accounts, HR (Staff & Security related Matters).

Achievements During the Job.

- Best performance Award Awarded by the CEO of Bank Alfalah in 2019 & 2020.
- Won 4th Prize for introducing most number of western union customers in 2015.
- Won 3rd Prize along with appreciation letter from President/CEO of AKBL for Best Performance in Selling Rupee Traveler Cheques in 2007.
- Received Appreciation Letter from ROM for Good Audit Rating in 2015.
- Nominated for Service Excellence Award for best services in 2007.
- Got Distinction in Subject of Macro Economics in JAIBP by securing 3rd position all over Pakistan.
- Always Achieved all deposit related Targets by bringing required business.

- **Branch Banking Operations (GB 2 weeks).**
- **Anti Money Laundering & CFT future challenges (1st Position/ 100 % marks)**
- **How to Improve Branch Audit Ratings & Operational Control?**
- **HR Management & Dev, Business Etiquettes & Interpersonal Skills.**
- **Office Management, Self Management & Effective Managerial Skills.**
- **Business Continuity Planning**
- **AML, CFT, TBML, & Compliance Management.**
- **Effective Business Communication Skills**
- **Alternate Delivery Channels**
- **Preparing financial statements & their analysis**

BANK Training Courses

Computer Literacy

- Proficient in **MS-Office** (Word, Excel).
- Expertise in **internet** Surfing

Interests

Marketing, Sales, Banking, AML, Compliance, HR Management & Occupational Health & Safety

Personal Information

Father Name:	ABDUL RAZZAQ
Date of Birth:	2 nd June, 1982
Nationality:	Pakistani
Passport number:	ND1018412
CNIC #	34603-2159841-7
Religion:	Islam
Marital Status:	Married
Languages:	English, Hindi, Urdu, Punjabi