



# Shahid Hussain Hussain Khowaja

Branch Operations Manager



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Garden West Area, Karachi, Pakistan

## Summary

A results driven professional with over a decade hands on and progressive experience in the field of branch banking sector. Well-versed in technical accounting and business issues and possessing an astute commercial eye. Thrive on challenges and consistently exceed expectations. Successful team builder with strong leadership, management, analytical, interpersonal and communication skills.

## Skills

Quality Assurance Professional | Operations Skills | Management | Food Knowledge | Excellence Standard | Communication Skills | Business Operations and Development

## Experience

Jun 2018 - Present

### Branch Operations Manager

First Women Bank Ltd., Karachi, Pakistan

Jan 2015 - Jun 2018

### Customer Service Manager/ Operation Manager

BankIslami Pakistan Limited, Karachi, Pakistan

Operations management of day to day activities being performed in the branch (by checking of vouchers, GL reports and other system generated reports regularly)

Managing the overall relationships with customers and targeting potential customers to enhance portfolio and revenue generation.

Leading a team of 5 team members, responsible to provide administrative and logistics support.

Assuring compliance with SBP policies and other regulatory authorities in order to minimize the operational risk and maximize profitability

Coordination and liaison with head office and other branches as and when required for routine activities.

Successfully handling customer queries and complaints for Walk in customers.

Maintaining strong relationships with customers to enhance sales share growth.

Assisting customers in their problems while up selling and cross selling Banking products as per their requirements.

Preparation, analysis, maintenance and submission of all MIS reports to various departments (internal / external) in a timely and accurate manner as and when required.

Responsible for branch maintained including the cleanliness, notice board, proper functioning of computer systems etc.

Dec 2011 - Jan 2015

### SENIOR BRANCH SERVICE OFFICER

Faysal Bank Limited, Karachi, Pakistan

Responsible for authorizing cash and cheque transactions and supervising entries up to limit assigned by management, Responsible for daily cash Vault Balancing and maintenance of cash as per SBP requirements, Management of end of day cash balances,

Ensuring other counter related activities such as processing of utility bills, outward clearing, funds transfer and payment orders are processed in line with the SOPs of the bank, with complete adherence to the regulatory requirements, Responsible for submission of F.Ex Returns, Custodian of ATM Keys and responsible for ATM reconciliation, balancing and replenishments, Maintenance/Balancing and Issuance of

Cheque Books/ATM Cards to Customers, Stop Payment marking in the system and maintenance of record, To ensure Account Maintenance activities related to CNIC Expiry, Dormant Activation, Zero Balance are conducted periodically to solicit possible business opportunities, Responsible for Record maintenance / Archiving  
Ensure availability of Stationery at branch, Responsible to respond timely to various Queries made by HO/SBP/Branches, Responsible to provide information to CPU about I/W clearing /Inward Remittances queries, Balancing of Suspense Accounts  
Managing Imprest Accounts, Monitoring of overdrawn accounts/Dormant Accounts/Daily transaction List.

Feb 2008 - Nov 2011

### **UNIVERSAL TELLER**

Standard Chartered Bank (Pakistan), Karachi, Pakistan

Responsible for Transfers, loans payments, Pay orders, Handling cash transaction & call back confirmation when need, Responsible for clearing, out station (OBC) and return cheque, Responsible for the Cheque books order and activation, Reporting on daily basis to all concern departments, Handling customer complaints, Bills, & ATM  
Responsible for Administration (security/over time/attendance /cleaning)  
Reporting on daily basis to all concern departments.

Feb 2007 - Jan 2008

### **MIS Coordinator (Auto Loan/Credit Card)**

Standard Chartered Bank (Pakistan), Karachi, Pakistan

Coordinate with sales & CAD (Auto Loan/Credit Card)

Apr 2006 - Jan 2007

### **Consumer Finance Officer**

Faysal Bank Limited, Karachi, Pakistan

Coordinate with sales/ business & CAD (Auto Loan)

## **Education**

2004

### **University of Sindh**

MBA

Finance

Percentage: 75%

2001

### **University of Sindh**

B.A

Percentage: 61%

1998

### **Board of Intermediate & Secondary Education Hyderabad**

, F.Sc Pre-Medical

General Science

Percentage: 58%

1996

### **Board of Intermediate & Secondary Education Hyderabad**

, Matric in Science

Percentage: 59%

1995

### **Board of Intermediate & Secondary Education Hyderabad**

Matriculation/O-Level , Matric in Science

Percentage: 59%

Languages

Urdu  
Expert

Sindhi  
Expert

English  
Expert