

Faraz Ahmed

Personal Banker Officer

Contact

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Sector 11-E House L-80 North
Karachi, Karachi, Pakistan



Education

- Bachelors in Commerce
From Government
College For Men in 2010
- Intermediate from
Government College For
Men in 2008
- Matriculation from Dawn
Public School in 2006

Key Skills

Microsoft Office



English



Team Leader



Operation Management



Problem solving



Team leadership



Profile

Tenacious and detail oriented personal banker possessing over 10+ years' versatile work experience with background in banking field and Customer Services. Adept at managing high-profile client accounts and establishing strong business relationships which result in an overall increase in revenue and the attainment of defined corporate goals.

Professional Experience

Bank Al Habib LTD (2013-till present)

Remittance Department: (2013-2015)

- Posting of General Entries in Banking Accounting Software.
- Preparing of Pay-order, bankers Cheque's, Demand Draft.
- Normal transactions like local transfer, online transfer.
- Working on Online banking System, utility bills.
- Daily maintain files of demand drafts, pay-orders, and banker's cheque.

Clearing Department:(2015-2017)

- Normal Clearing, OWIC(outward intercity clearing),online outward clearing, OBC(outward Bill for collection), local US\$ clearing ,same day Clearing
- Reporting of release clearing to BM on daily basis.
- Sent Return cheques to customer and to other branches on daily basis.
- Correspondence with NIFT for clearing amount on daily basis.

Trade Officer: (2017-2019)

- Certifying Form E on WeBoc and issuing bank letters to customer.
- Processing of Price verification of Form E certification in liaison with CPU- Price Checking and CPU-EXPORT.
- Processing approval for international and Compliance Division(i.e Low/High Risk Countries)
- Mark and maintained record of Form-E cancellation/Transfer.
- Check and review Customer's application/documents.
- Process Scrutiny, Lodge and dispatch of Export Documents.
- Preparing approval of Foreign Bills for discount/Purchase.
- Follow up of documents with customer and other bank.
- Answering queries to Zone and SBR-RRD & SBP.
- Posting and maintenance of records of foreign inward/outward remittance and book treasury deal.

Locker Officer: (2019-2021)

- Receive application and SS cards from customer for availing the facility of locker provided at branches. Introduce the features and functions of lockers to prospective customer and present bank's image in a professional manner.
- Ensure that adherence of Bank Policies for availing the locker facility is carried out professional manner.
- Review filled application form as well as specimen signature card to be admitted by the authorized officer; arrange to keep application form in

Training:

- One month basic training Course of introduction to banking

Reference:

- Available on request.

respective file and maintain specimen signature card in a box for ready reference.

- Arrange to handover key to account holder by allotting desired size from the locker chart; Ensure that locker number allotted should be marked on the chart to show that the same has been rented out.
- Assist account holder to operate locker accordingly and ensure that the control key is being used during the presence of customer.
- Receive request of loss of locker key; Obtain written permission from customer to dismantle locker as per Bank policy; Arrange to break locker in presence of customer.
- Arrange for amendment of locker operation instruction at the request of customer.
- Timely recover the rent, security deposit and the charges as per the latest applicable schedule of charges.

Backup(Operation Manager): (2021-till present)

- Complete and maintain scheduling of daily activities.
- Supervises/support the ensure daily balancing reporting to concerned authorities. Further ensure that the regulation compliance being done and the affairs handled efficiently.
- Supervise admin department and ensure the maintenance work in the being carried out on regular basis, as and when required.
- Maintenance of the decorum, discipline and working relation in the branch to ensure excellence in customer service.
- Member in making the branch budget, Review to ensure meticulous achievement of budget targets.
- Ensuring KYC & AML compliance in all the transaction.
- Measure the performance results, discuss with manager and develop action plans to correct deficiencies.
- Control staff working times, Monitors employees vacation schedule.
- Ensure the customer complaints are handled promptly and diligently.
- Compliance to Bank policies, rules, regulations and code of ethics, observing all the rules and regulations of the regulatory bodies like SBP.
- Marketing of bank products and services (Assets and Liabilities) to the new, prospective and potential customer with the help of team members while ensuring full and dedicated customer services to existing and potential clients.
- Supervise the Account Department ensuring the day to day to day work done efficiently and provide support to the OIC Accounts in the matters requiring assistance.