

UMAM SALEEM

Operations Officer / CD Incharge

CAREER

Dynamic and resourceful professional with vast experience in managing day-to-day operations for boutique clients. Highly creative, adept at designing marketing strategies to reach new customers and grow brand recognition. Knowledgeable bank CD Incharge, A/c opening officer and teller with 5 years of banking experience and 7 years of trusted cash handling experience providing excellent customer services through accurate customer transactions. Looking to leverage a sales mindset to promote cross-selling to meet bank goals and increase customer satisfaction

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PROFESSIONAL

SELF EMPLOYED

Jan 2023 – Apr 2024

ABRISH'S

ABRISH'S Boutique is proprietorship retail business based in Karachi. As Owner and Operator with 1 year of demonstrated experience leading business to achieve growth.

Responsibilities:

- Established and operated a boutique store based on women's fashion.
- Founded business from the ground up and successfully growing.
- Developing and implementing comprehensive digital marketing strategies aligned with overall business goals.
- Plan, execute and optimize digital marketing campaigns across various social media platforms such as Facebook, Instagram, YouTube and WhatsApp.
- Developing and managing content marketing strategies including videos and social media content.

Achievements:

- Generated average monthly sales growth of 18% making it a profitable venture.
- Implemented strategic marketing campaigns, resulting in a 20% increase in brand awareness.

CD Incharge :

May 2021 – Oct 2022

Bank Al Habib Limited

Bank Al Habib Limited is a Pakistani commercial bank owned by the Dawood Habib Family. It is based in Karachi, Pakistan. Bank Al Habib Limited has a branch network of 1,113 branches in 449 cities worldwide. As of Dec 2023, the assets of the bank grew up to PKR 2.74 trillion, deposits of Rs 1.93 trillion, Profit before tax of Rs 71.13 billion.

Responsibilities:

- Worked as CD In charge and maintenance of all cash books.
- Authorization / Handled the bank transactional business.
- Vault keys backup of Branch Manager.
- Worked cross functionally with Operations, Compliance, Finance, Central Processing unit, Information Technologies, Legal Division, Alternate Delivery Channel and Zonal office with exposure to wide variety of back office systems.
- Monitored and Reported transactional activity from (KYC/AML) compliance, operational and financial perspective.
- Officiated as a operations in charge in absence of Manager operations.
- Identified, reviewed and resolved issues as they arise interfacing with customers and staff as needed.
- Lead process environment initiatives to enhance the client experience within a controlled environment.
- Build and maintain strong relationships with existing and new clients.
- Provide financial advice and recommended banking products and services to meet the client's needs.
- Educate clients on the features and benefits of various banking products.
- Collaborate with other departments within the bank to offer comprehensive financial solutions.
- Work with internal teams to resolve any operational or service-related problems.

Achievements

- Successfully achieved monthly, quarterly or annual sales targets consistently.
- Achieved B+ category in Principle Office, Zonal and compliance audit report.

Account Opening Officer:

Aug 2019 – Apr 2021

Bank Al Habib Limited

Responsibilities:

- Provided a full range of banking services to individuals and business clients.
- Opened all new accounts as per customer profile and provided all branch system maintenance.
- Referred clients for additional services such as bank loans, Merchant services, Treasury management products and wealth management services.
- Manages customer portfolio, services relationships, cross sells of all products.
- Co ordination with Legal, Compliance, ADC, Audit and Central Processing Unit departments.
- Maintain all the records as per bank and SBP regulations.

Achievements

- Played a key role in increasing the bank's revenue by actively identifying and pursuing new business opportunities.
- Demonstrate effectiveness in cross-selling additional banking products and services to existing clients, contributing to increase per-client revenue.

Clearing & Remittance Officer :

Nov 2018 – July 2019

Bank Al Habib Limited

Responsibilities:

- Responsible for clearing including Intercity, OBC's, Local / Foreign Cheque's and maintained proper record of the same.
- Scrutinized all cheque's before lodgment.
- Daily informed to the customer about cheque returns.
- Maintain record of jotting of cheques and co ordination with concern department (NIFT).
- Issuance of Banker's cheque, Travelers cheque, Demand Draft, Term Deposit Receipts and Call Deposit Receipts.
- Daily balancing of security stationary.
- Maintain and record all the general ledgers for audit and management review.

Achievements

- Deposit mobilization from the walk in customers through cross selling.
- Successfully CBT certified in Clearing, Remittance and Deposits modules.

Head Cashier :

Feb 2012 – Oct 2018

Bank Al Habib Limited

Responsibilities:

- Custodian of Vault Keys.
- Foreign Currency.
- Daily balancing cash counters and ATM replenishment.
- Maintained customer satisfaction by ensuring service excellence in cash area.
- Managed incoming and outgoing cash effectively on a daily basis.
- Maintained records and monitoring cash flow to ensure that there are enough funds available in branch.
- Checked receipts / Payments vouchers on daily basis and to ensure that the transactions were made correctly.
- Detected fraudulent transactions, Fake notes and money laundering.
- Co ordination with cash hub, Legal, Compliance, ADC, Audit and Central Processing Unit departments.
- Maintain all the records as per bank and SBP regulations.
- Maintain and record all the cash general ledgers and other financial activities for management and Audit review.

Achievements

- Rewarded as "Star Key Performer" with certificate and Wrist watch by the management for 1st position to achieving milestone business development target in 2017.
- Achieved B+ category in Principle Office, Zonal and compliance audit report.

Cashier :
Bank Al Habib Limited

Mar 2011 – Jan 2012

Responsibilities:

- Greeting customers with Salam and smile face.
- Daily cash sorting for counter payments.
- Daily cash balancing and report to the Head Cashier.
- Scrutinized all financial vouchers before transaction.
- Carefully handling , Counting, management of cash and other financial instruments, executed with a high degree of responsibility and attention to safeguard bank assets.
- Skillfully processes various financial transactions, including customer deposits, withdrawals and checks, ensuring each transaction is conducted precisely and accurately for customer satisfaction.

Achievements

- Successfully CBT certified in cash module.
- Marketing to the walk in customer over the cash counter and deposit mobilized of PKR 50 Mns.
- Got promoted as Head Cashier in 11 months after joining.

SRENGTHS:

Entrepreneurial Mindset:

- Found and grow a successful business, demonstrating creative problem solving and risk taking.

Team Leadership:

- Lead a team of fresh 40 employes for compliance department in TMDD- Bank Al Habib limited fostering a positive work

Customer Oriented:

- Achieved a 95% customer satisfaction rate due to ability to understand and meet their needs.

EDUCATIONAL CREDENTIALS:

DEGREE/CERTIFICATION	UNIVERSITY/INSTITUTE	YEAR OF PASSING
Intermediate - Commerce	BIEK	2010
Matriculations	BSEK	2008

PROFESSIONAL SKILLS:

Marketing	Research Expertise
Computer Literate	Presentation Competency

PERSONAL SKILLS:

Critical Thinking	Leadership
Problem Solving	Communication
Time Management	Emotional intelligence

REFERENCE:

To be furnished upon request