

MUHAMMAD FARHAN S/O MUHAMMAD MOBIN

Career Objective

**Cell # Pakistan, 0092-332-3033168 Cell # Pakistan 0092-0335-3274853**

**Address. Flat No.602, 6th Floor, Al Habib Towers Main Karimabad ,Karachi. Pakistan**

**Passport No.AT8940171 N.I.C # 42101-1425017-1**

**Martial Status: Married** **Email:muhammad.farhan18sep@gmail.com**

* *To utilize all capabilities with commitment at a challenging managerial position in local and multinational organizations . Review of work Experience & Job Responsibilities*

# From December 2, 2021 to inward

***EXPERIENCE WITH “Faysal Bank Limited****)****” AS A ASSISTANT MANAGER CONSUMER (NOOR ISLAMIC CREDIT CARD)***

* *Responsible to prepare Bank Reconciliation of Daily Noor approved Cards.*
* *Responsible to prepare daily MIS of all clusters target achievements.*
* *Responsible to analyze daily all clusters Noor cards customers portfolios.*
* *Daily coordination with other departments for daily Noor cards application approvals.*
* *Responsible to analyze all Noor ccesdir Card customers Application and take decision for credit limits as per their profile.*
* *Responsible to analyze to daily all rejected and returns.*
* *Responsible to sent customers salary slip, bank statement and other relevant documents for verification.*
* *Responsible to customers for residence and office verification,*
* *Responsible to resolve all discrepancies in daily Noor card and personal loan application.*
* *Daly inputting in system all approved Noor Card and Personal Loan application after finalization of decision making.*
* *Responsible to resolve customers quires online.r*

# From 13July 2020 to 15 Jan, 2021

***EXPERIENCE WITH “****MASTER MOTORS CORPORATION PVT LIMITED (MMCL)****” AS A ASSISTANT MANAGER TREASURY..***

* *Responsible to prepare Bank Reconciliation of MMCL, MML and FUSO Bank accounts.*
* *Responsible to monitor entries of daily fund movement.*
* *Responsible to monitor daily Sales and Collection ,*
* *Responsible to keep coordination with all commercial banks for daily chech deposit*
* *Responsible to prepare monthly stock report for bankers against bank facilities.*
* *Responsible to prepare quarterly interest report*
* *Responsible to negotiate for forward cover booking with bank*
* *Dealing / Correspondence as well as keep updating record of whole correspondence with all syndicate banks including HBL, ABL, NBP, UBP, SCB, HMB, Askari bank, Bank alfalah, KASB, Pak Oman, Pak Libya Holding Co, SAPICO, Barclay bank etc, regarding Charge increase/decrease /Syndicate financing facility*
* *Responsible for whole correspondence with financial institutions including Local and foreign banks and other investment companies for funded and non funded financial facilities*
* *Assist in Keeping up to date record of Insurance, Stock, Shares, and whole documents which pertain to syndicate financing funded and non funded facility. Coordinate for timely payment of LC including Usance ( Crude Oil LC) and Sight ( Parts LC.)*
* *Follow up with Internal & External auditors regarding different financial & Treasury matters.*

# From 01August 2018 to 30 April 2019

***EXPERIENCE WITH “****INTERNATIONAL MULTI GROUP OF COMPANIES (IMGC)****” AS A MANAGER FINANCE..***

* *Responsible to prepare Bank Reconciliation of all IMGC Bank accounts.*
* *Responsible to monitor entries of daily fund movement.*
* *Responsible to monitor daily Sales and Collection ,*
* *Responsible to keep coordination with all commercial banks for daily chech deposit*
* *Responsible to prepare monthly stock report for bankers against bank facilities.*
* *Responsible to prepare quarterly interest report*

# From May 19, 2008 To February 29,2016:-

***EXPERIENCE WITH “****BYCO PETROLEUM PAKISTAN LIMITED A****S A SENIOR FINANCE & TREASURY OFFICER”.***

Responsibilities.

* *Responsible for whole correspondence with financial institutions including Local and foreign banks and other investment companies for funded and non funded financial facilities .*
* *Ensure timely opening of Letter of Credit from Middle Ease Countries, Export of Naphtha to Afghanistan and UAE etc.*
* *Coordinate for timely payment of LC including Usance ( Crude Oil LC) and Sight ( Parts LC.)*
* *Responsible for whole correspondence with Leasing companies for the lease of company vehicles, plant & Machinery etc.*
* *Assist in Keeping up to date record of Insurance, Stock, Shares, and whole documents which pertain to syndicate financing funded and non funded facility.*
* *Dealing / Correspondence as well as keep updating record of whole correspondence with all syndicate banks including HBL, ABL, NBP, UBP, SCB, HMB, Askari bank, Bank alfalah, KASB, Pak Oman, Pak Libya Holding Co, SAPICO, Barclay bank etc, regarding Charge increase/decrease /Syndicate financing facility*
* *Ensure timely Audit / Survey/Inspection of company stocks, Plant located at Hub Balochistan, Zot and Kimari.*
* *Assist in dealing with all leasing and Modaraba companies including Orix Leasing, Askari Leasing, First Habib Modaraba, Crescent Leasing, Standard Chartered Leasing, First Habib Bank Modaraba, Saudi Pak Leasing, for the leasing of BPL vehicles, Machineries and Equipment etc*
* *Coordinate with company lawyer for asset charge registration / hypothecation on movable and immovable assets in SECP.*
* *Interact with consultant for company asset valuation with Joseph lobo, Asif Associate, Rizvi associate, Younus Mirza & Co ,Danish & Company etc.*
* *Follow up with audit department regarding different matters.*
* *Whole filling of Treasury department.*
* *Keep follow up with all banks regarding opening of accounts and locker.*
* *Dealing / Correspondence as well as keeping updating of whole record of Insurance policy of Fixes assets, Current Assets with the syndicate banks.*
* *Preparation of daily bank financial position on daily basis.*
* *Keep up to date record and correspondence with syndicate banks regarding monthly stock position.*
* *Ensure timely providing of company all bank reconciliations.*

# From January 01, 2007 To May 23, 2008:- As A Financial Analyst

* **EXPERIENCE “***WITH STANDARD CHARTERED BANK LIMITED “*
* *RESPONSIBILITIES AS A FINANCIAL ANALYST IN COST MANAGEMENT UNIT CENTERAL FINANCE DIVISION...*
* *To prepare cost segmentation report of whole cost of 115 branches of Standard Chartered Bank in all over the country.*
* *Reporting of all cost structure to UK head office of whole cost of Pakistan expenses on monthly basis.*
* *Reporting of all expenses / cost of all department weekly basis.*

***From August 2ndt 2002 To December 31, 2006:- EXPERIENCE IN* “*UNION BANK LIMITED* “** RESPONSIBILITIES *AS A FINANCIAL ANALYST*

* *To prepare management information system of whole business of operation and consumer banking*
* *To prepare report of business profit to higher management on daily basis.*
* *To prepare reconciliation report of "Rajaive" and reporting to higher management on daily basis. As A Risk Management Analyst*

RESPONSIBILITIES

* *to handle all visa and master card local charbacks, representments, pre arbitration and pre compliance of all local issuers.*
* *to do correspondence with all local issuer including Citibank, Standard Chartered Bank, Askari Commercial Bank, Bank Al-Falah Limited and Muslim Commercial Bank etc.*
* *reconciliation/ offsetting of all debits and credits initiated by issuers.*
* *To do correspondence with local merchants within the city and upcountry regarding local chargebacks.*
* *To prepare reconciliation report relating to chargebacks for up country branches.*
* *Filling*

# From August 1st 2000 To August 27th 2001:-

***EXPERIENCE IN “FEROZE SHARIEF TARIQ & COMPANY CHARTERED ACCOUNTANT” AS AN AUDITOR.***

During this period as an auditor I have audited various Pvt Ltd Companies, Limited Companies and Multinational Companies. some are listed below.

* *>SINGAPORE AIRLINE PAKISTAN >CYBER ACCESS*
* *>SWISS AIRLINE >ACCESS LIMITED*
* *>HASHWANI GROUP OF COMPANIES >GENERAL ENGINEERING & COMPANY*
* >REGENT TEXTILE MILLS LIMITED *>NICHIMEN COPRPORATION*
* *>PAKISTAN STEEL MILLS >ENGLISH BOOT HOUSE*

# From June 1st 1997 To July 09th 2000:-

***EXPERIENCE IN “ANZ GRINDLAYS BANK CARD SERVICES, CUSTOMER SERVICES DEPARTMENT” IN THE CAPACITY OF CUSTOMER SERVICES OFFICER.***

RESPONSIBILITIES AS AN NAPS OFFICER.

* *To prepare management information report of daily handoffs on daily basis.*
* *Prepare management information report of daily rejection and cancellation.*
* *Internal verification of every applicant.*
* *External verification of every applicant.*
* *To do analysis and approval of credit limit of all card applicants.*
* *Bank statement calculation of every card applicant.*
* *All fillings.*

AS A CHARGEBACK ANALYST.

* *To do all international and local chargebacks of all visa and master card disputes for particular reason codes .*
* *To prepare reconciliation report of all international chargebacks.*
* *To do all correspondence from visa & master com.*
* *To prepare all correspondence letters for cardholder dispute resolution.*

# From June 16th 1996 To April 15th 1997:-

***EXPERIENCE IN “ALBARAKA ISLAMIC INVESTMENT BANK B.S.C.(E.C.)” AS A CREDIT & MARKETING OFFICER IN CREDIT & MARKETING DEPTT.***

RESPONSIBILITIES

* *To check all borrowers credit liability report on daily basis.*
* *To prepare credit note for borrowers for issuance of credit.*
* *To maintain all stock reports of all borrowers.*
* *To maintain stock insurance reports of all borrowers/companies.*
* *To prepare credit application reports of all borrowers for the approval of credit limit.*
* *To prepare share valuation report of all borrowers/companies on weekly basis.*
* *To prepare all corresponding letters including stock, insurance, share valuation, borrowers payment, stock charge registration etc.*
* *Charge registration of all borrowers.*

Academic Qualification:

Jan 2011 Appeared in Chartered Institute of Management Accountants (CIMA) (Gateway Scheme).

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| 2001-2002 | Association of Chartered Certified Accountants(ACCA Foundation Stage completed . |
| 2000-2001 | MBA (Finance &Accounting) |
| 1996-1998 | M.A (Economics) from University of Karachi |

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| 1993-1995 | B.Com from University of Karachi |
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Computer Skills:

1: *Proficiency with Microsoft Office products including* WINDOWS XP, 98,MS, WORD,EXCEL, 2: INTERNET , EMAIL, BROWSING

On Job System Training (Internally)

1: CTL

2: CARD PRO

3: KAPATI

4: VISION PLUS

5: CARD PACK

6: eBBs

7: PEOPLE SOFT

8: NAPS

9: SAP

10.ERP

11:Busy

# On Job Training ( External)

Six weeks training of Union Bank Limited in Advance Ms Excel and Ms Access from Beacon house Informatics Park Tower Karachi.(Incorporated from Singapore) Training workshop on appraising appraisal.

English Skill Development

*Attitude, Communication & Teamwork. Internal Audit Training* ***Communication Skills:***

Excellent written and verbal communication skills in English and Urdu

# Additional Skills.:

Various courses conducted by Different Institutes and aforesaid work experience built-up the skills:

* *-Ability to meet strict deadlines*
* *-Ability to work independently and as a team member*
* *-Exceptional Work Ethics*
* *-Results Driven Mindset*
* *-Strong communication skills in English and Urdu, hardworking and committed with a sense of humor.*
* *-Ability to work within an entrepreneurial environment.*
* *-A strategic thinker, able to express clearly with good influencing skills,*
* *Ability to communicate effectively at all levels, and with a reputation for quality and excellence.*

References.

* *Mr. Muhammad Ali (General Manager Finance )International Multi Group of Companies. Ph.03008248200*
* *Mr. Mohammad Umer Khan (AVP & Head of Commercial Byco Oil ) . Ph. 111-222-081 Ext 911 Cell No.0300-8201331*
* *Mr. Majid Muqtadir (Company Secretary Byco Isomerization Pakistan Ltd)Ph.111-222-081 Ext 160*