MUHAMMAD NAVEES AKRAM 

 **Personal Information:**

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| **Father’s Name:** | Muhammad AKRAM |  |  |
|  |  |  |  |
| **Nationality:** | Pakistani | **CNIC:** | 36101-8772443-9 |
| **Date of Birth:** | Aug 19, 2000 | **Cell:** | +92-308-7106566 |

 **Domicile**: Khanewal, Punjab G Mail Chali7624@gmail.com

 **Address:** Block No 6 Mohallah Gharibabad Tehsil Jahanian Dist. Khanewal

 **Career Objective:**

 To climb the stairs of professional excellence and to foster my managerial & technical skills conductive to learning, resulting in change and thinking, reshaping my way of life in order to ease my comprehension. It’s my aim to utilize my technical & professional skills in the most efficient and productive manner to achieve the goals of the organization.

 **Educational Background:**

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| --- | --- | --- | --- |
|  | **2021** | **B.COM** B.Z.U Multan. |  |
|  | **2019** | **F.A BISE Multan** |  |
|  | **2017** | **Matriculation** Sciences, BISE Multan. |  |

 **Work Experience:**

1. **United Bank Limited.**

**Branch Service Officer /BSO. From (30, Jan, 2024 to till)**

**Cahier Responsibilities:**

* During in this period work as a **CASHIER**.
* Receipt and payment of cash as per SOPs
* Daily balancing/sorting of cash.
* SPB statement daily update.
* Proper note sorting and stamps.
* Write and Prepare All Cash Related Books.

**2. NRSP Microfinance Bank Limited.**

**Operation Officer / Teller. From (23, MAY, 2022 to 29JANUARY2024)**



**Cahier Responsibilities:**

* During in this period one-year work as a **CASHIER**.
* Receipt and payment of cash as per SOPs
* Daily balancing/sorting of cash.
* SPB statement daily update.
* Proper note sorting and stamps.
* Account opening
* Write and Prepare All Cash Related Books.

**Responsibilities and achievements**:

**Administrative Responsibilities**

**Customer Satisfaction & Service Quality:**

* To ensure quality customer service at all time in the branch.
* To ensure customer friendly ambience in branch and counter.
* To ensure the observance of dress code & employee card during office hours.
* Work with BOM to foster and maintain favorable community relations with customers.

**General Administration**

* Upkeep, maintenance & security of Branch in absence of BOM.

**Functional Responsibilities:**

* To ensure strict adherence to KYC & AML guidelines.
* Responsible for timely and accurate processing of all inter regional transactions including proper filling of all loan cases.
* Safeguard all records such as backup files of MIS, Receipt Books, Cheques Books, Vouchers, Bank Statements, Cash Statements, Stamps and legal stationery etc.
* Any other assignment assigned by the Line Manager.

**Audit & Compliance**

* To ensure no audit objection in above functional responsibilities.
* To ensure timely rectification of the same, if any.
* To ensure timely submission of returns. No extra ordinary event. (Theft, fraud, forgery etc.)

**Deposit Target**

* Ensure to achieve deposit targets and maximize the business as per assigned targets.
* Any other assignment assigned by the Line Manager.

**Personal competency:**

* Ability to work in a fast-paced environment to set deadlines.
* Excellent oral and written correspondence with an exceptional attention to detail.
* Highly organized with a creative flair for project work.
* Enthusiastic self-starter who contributes well to the team.
* To take initiative and able to act independently within the assigned field of work.
* Have excellent skill of audit.
* Able to work as team leader as well as team member.
* I have an excellent cahier.

**Digital Skills:**

**Proficient in the use of following professional software:**

* MS Office (MS Word, MS Excel, MS Power point, MS outlook, MS access, Emails, Internet)
* Use Working experience in Oracle base **Felxcube** application for worldwide use for banking solution.
* Use Banking base risk and transactional monitoring application for implementation of Kyc/CDD of Regulator**. ( Risknuculs)**
* Use Biometric solution base application for loan payments, loan processing and account opening procedure **(ELA).**

 **Miscellaneous:** MS Office, Windows XP, Windows 7, Windows 8,10 and all windows operating systems.

**Leadership/ Management Skills:**



* Event organizer and representative. 
* Self-supervising and Organized.
* Willingness to take instructions and responsibility.
* Strong Communication and Learning skills.

**Reference:**



Reference will be provided on demand.