

# Zain Muhammad

## Professional Summary

Over a 12 year career in Banking. Seeking a position that will offer the opportunity to apply problem solving and leadership skills. Able to work well as an individual and as part of a team. Is capable of handling pressure and seeks to work in an environment with the right kind of pressure to allow the full development of already learned skills.



## Contact



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## LANGUAGES



## SKILLS

- Credit
- Banking & Finance
- Risk Management
- Banking Software
- Team Management
- Human Resource Management
- Hospitality & Management

## WORK EXPERIENCE



03/2022 – Present

### Assistant Manager

**HBFC-House Building Finance Company, Karachi**

Scrutiny of documents provided by customer and branch for credit check. Review all income supporting documents duly verified by the Branch Manager. Review and ensure quality of reports for Income Estimation, Property Valuation and Legal Advice to comply the guidelines directed by HO. Review LTV, Debt Burden Sheet (DBR) and Credit Sanction Advice (CSA) as per policy.

Also working as a **Guest Auditor with Internal audit Department** on different projects.



02/2021 - 02/2022

### Credit Analyst

**Bank Al-Habib - Karachi. Pakistan.**

Analyze the auto loan application of businessman's and individual salaried client to ensure their Credit worthiness. Coordinate with Zonal Coordinators for Approvals. Preparation of Credit proposals for approval from competent authorities. To maintain all over MISs from case login to disbursement segment wise. Handling of miscellaneous assignments pertaining to credit department



03/2017 – 02/2021

### Credit Analyst

**Silk Bank Ltd – Karachi. Pakistan**

To review and monitor of daily login cases regarding Personal Loan , and Running Finance before and after boarding and suspected cases refer them to Fraud Risk Management Unit (FRMU). Take necessary decisions (Approve / Reject) on applications as per guidelines specified by credit policy Coordinate with Internal /external verification for physical addresses and income related documents verification. Analyzing applications for their eligibility, credit worthiness and completeness through different system and manual checks worked as an effective team member in the department and effectively manage all the internal processes related to loan Products.

## Computer Skills

- MSOFFICE/Photoshop
- Professional Accountancy Computerized With Peach Tree. (Skill Development Council)
- CBS(Core Banking Software)
- CIA(Customers Account Information)
- CAMS

## ACIEVEMENTS

- Got Awarded from Tameer Bank On Performance year 2012.
- Cash Prize from Tameer Bank on Performance year 2013.
- Spot award based on performance YEAR 2016.

05/2016 – 02/2017

**Officer Credit Risk Control Collateral.**  
**MCB Bank-Karachi Pakistan**

Responsible for Auto Disbursement (Car4u) ,To Review/Scrutinize documents of stage-I & Stage-II upon login and marked the discrepancies in system then issuing of Disbursement Authorization Certificate. Before issuance of DAC, upon obtaining approved deferrals for updating/marketing of discrepancies in DAC. Submission of Complete documents to custodial unit with MIS. Preparing daily MIS like DAC MIS, deferral MIS and Collateral sending MIS. Responsible for vendor Management DAC. Submission of Complete documents to custodial unit with MIS. Preparing daily MIS like DAC MIS, deferral MIS and Collateral sending MIS. Responsible for vendor Management.

06/2011 – 05/2016

**Associate Manager.**  
**Tameer Microfinance Bank-Karachi Pakistan**

Ensure compliance through a sound knowledge of Credit Union policies, procedures, products, Services and systems. Review Loan applications prior to approval. Analyze credit proposals to evaluate risks. Credit analysis of Individual borrower by checking debit burden & verification Cross checking of Information provided by branch on sample basis & Sometimes field visit of customer. Preparing MIS for approved, discrepant and declined case of all branches on weekly & monthly bases.

## EDUCATION

2012

**Master of Commerce**  
University Of Sindh

2011

**Master in Business Administration**  
University Of Sindh

2007

**Bachelors in commerce**  
University Of Sindh

## Training Certificates

**HBFC-House Building Finance Company.**  
Guest Auditor in Internal Audit

**MCB Bank Ltd.**

Compliance Knowledge Assessment (CKAS)Test. Secured 80% Marks (02-Aug-2016)

**Silk Bank Ltd.**

Credit Initiation Training Conduct by Green Peak International.

**Bank Al-Habib.**

Fair Treatment of Customer (2021).

**Bank Al-Habib.**

Ethical Conduct Orientation Program (2021)

**Reference will be furnished upon request**