



Waqas Ahmad

Finance Banking Professional



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<https://bit.ly/3g3ZdvY>

Why *Waqas*?

- Conscientious and proficient accounting and finance executive possessing in-depth knowledge of financial principles and their practical implementations in the banking sector; adept at bank operations management, budget reports & analysis, account payables and receivables, taxes & regulatory management, remittance & clearing, ATM replenishments and financial reporting
- Result-oriented professional holds sound comprehension of analytically scrutinizing finances, enhancing efficiency in costing and reconciliations; skilled at multitasking between handling documentations & daily jobs
- Diligent individual has detailed understanding analyzing financial conditions, identifying deviations, determining specific, measurable & time-measured accounting objectives; recommending solutions for improvements in banking processes

CORE STRENGTHS & ENABLING SKILLS

- Customers Excellence
- Team Work
- Planning and Organizing
- Leadership and Team Building
- Business Development
- Professionalism and Client Focus
- Financial Reporting
- Customer Management & Retention
- Communication & Presentation Skills

PROFESSIONAL EXPERIENCE

United Bank Limited, Haripur, Pakistan

Working as "**Branch Manager**", September 2022 – Present

Grade: AVP Assistant Vice President

Responsibilities/Accomplishments:

- Arduously managing operational functions of branch office, including strict adherence to policies, preparing accurate reports, handling customer complaints and inquiries, and building rapport with community to attract business
- Effectively assisting with customer relations, and ensuring that branch meets its goals and objectives in timely manner; preparing financial statements and analysis for branch while managing and supervising department employees

HBL Islamic Banking, Hassan Abdal, Pakistan

Worked as "**Branch Manager**", June 2021 – August 2022

Responsibilities/Accomplishments:

- Meticulously formulating & implementing sales plans to identify new opportunities for achievement of branch's multi-dimensional targets (deposits, advances, profit). Training & motivating all front-end staff to develop their competencies; Assuring all financial targets are met for branch and assurance of cost controls and maximization of revenue generation
- Leading staff as per sales plan for sales maximization, completing adherence to Service Management Program through complaint resolution by continuous review & improvement of processes, practices & resources to ensure that service standards are met for customer retention

MCB Bank Limited, Haripur, Pakistan

Worked as "**Branch Operations Manager**", August 2014 – June 2021

Responsibilities/Accomplishments:

- Skillfully oversaw account clearing and opening processes, Branch Audit Rectification, SAS alerts attends and effectively formulated accurate financial reports to be communicated with relevant departments
- Systematically supervised inward & outward clearing, dealt with National Institutional Facilitation Technology for obtaining fate of cheques sent in clearing. Corresponded with regional & Head office on behalf of branch's daily operations

Key Achievements:

- ✓ Successfully promoted to position of "**Branch Manager**" from "**Branch Operations Manager**" (December 2020)

Additional Experience:

- ✓ Worked as "**Management Trainee Officer**" at Allied Bank Limited, Haripur, Pakistan (January 2011 – August 2014)
- ✓ Worked as "**Trainee Officer**" at **Aslam Malik & Co., Pakistan** (April 2010 – November 2010)

PROFESSIONAL QUALIFICATION

- **Hazara University, Mansehra, Pakistan** (2010)
MBA – Finance
- **University of Agriculture, Faisalabad, Pakistan** (2007)
B.Com

Additional Certifications & Courses:

- ✓ Received certification in **Train the Trainer Program** at PSO head office Karachi (2009)
- ✓ On job training as a **Management Trainee** at ABL Management Development Centre, Islamabad (2011)
- ✓ ABL- training certificate in **Negotiable Instruments and Prudential Regulations** at ABL MDC, Islamabad (2011)
- ✓ ABL-training certificate in **Customer Services Excellence and ABL products** at ABL RHQ, Abbottabad (2012)
- ✓ Successfully completed **Certified Branch Operations Manager** (C-BOM) training at MCB L & D center (2015)

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