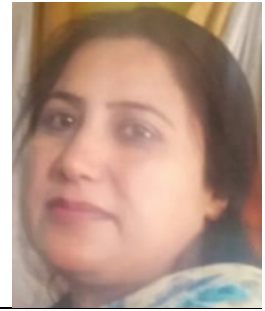


SHABANA SHARIF

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Visit Visa Valid till 02/12/2023



CAREER OBJECTIVE:

Ambitious to serve in a very prestigious, well reputed and result oriented Organization where I can avail a chance to perform the best at the maximum of my abilities and efforts using a high degree of devotion, dedication and being trustworthy.

PROFESSIONAL WORK EXPERIENCE:

Organization: Khushhali Microfinance Bank Ltd

Tenure: Aug 15, 2019 To Mar 25, 2023

Designation: **Operation Manager**

Responsibilities:

1. Branch Operations Management

- Management & Supervision of overall branch banking operations,

2. Compliance

Implementation of Internal Policies and procedures and record keeping.

3. Customer Satisfaction

- . Ensure provision of quality service to customers.

4. General Administration

- Managing general administration including branch's premises issues, keys administration, stationary & supplies requirements, fixed assets management etc.
- Custodian of branch vault, Cash safe & gold safe keys, responsible for related operations.

5. Employee Management

- To maintain and monitor staff attendance, leave record, leave planning, developing backups of the key positions, timely rotations and evaluate performance of branch operations staff.

Organization: Khushhali Microfinance Bank Ltd

Tenure: Dec 31, 2015 To Aug 14, 2019

Designation: **Asser Quality Assurance & Authorization Officer**

Responsibilities:

- Review of Loan Application (LAFs) & allied documents processing at BTU in line with SBP regulations, internal policies and procedures.
- To update & maintain log of activities performed for tracking of daily progress.

Organization: Khushhali Microfinance Bank Ltd

Tenure: Jul 01, 2015 To Dec 30, 2015

Designation: **Operation Officer (Client Services)**

Responsibilities:

1. Account Opening:

- a. Error free opening of customer accounts in compliance with KYC (Know Your Customer) & AML (Anti Money Laundering) policies.

2. Policy Compliance / Audit

- a. Complete adherence of KBL policies and procedures.

3. Processing of Transactions

- a. Inward Clearing, Outward Clearing, OBC and Internal & on-line transfers.

4 Customer Services

Maintain timeliness in processing client servicing-related transactions

Organization: Khushhali Microfinance Bank Ltd
Tenure: Nov 10,2012 To Jun 30,2014
Designation: **Operation Officer(Cash)**
Responsibilities:

1. **Cash Payment & Receipts:**
 - a. Error free processing of deposit, withdrawal of local & on-line transactions
2. **Policy Compliance / Audit**
 - a. Complete adherence of KBL policies and procedures.
3. **Cash Sorting and Management**
 - a. Sorting of cash in line with SBP & KIM and ensure cash is maintained within prescribed limits.

Organization: Khushhali Microfinance Bank Ltd
Tenure: Nov 10,2012 To Jun 30,2014
Designation: **Operation Officer(Client Services)**
Responsibilities:

Account Opening, Policy Compliance/Audit, Processing of Transactions and Customer services

Organization: Khushhali Microfinance Bank Ltd
Tenure: Jan 01, 2008 To Nov 09, 2012
Designation: **Credit Analyst**
Responsibilities:

- 1 Reviews thoroughly the loan applications for credit judgment, Decision on loans based on Khushhali Bank's Instructions Manuals and guidelines documentation quality, ability to pay calculations off the cash flow statements, and other functions relating to the credit decision process at branch.
- 2 Random visits to field for pre and/or post disbursement verifications according to prescribed verification formats. To identify any severe nature noncompliance during verifications & initiating loan cancellation.
- 3 Proactively pursues the cases relating to fraud and keeps the relevant departments informed about the developments, as the case may be.

Organization: Khushhali Microfinance Bank Ltd
Tenure: May 22, 2006 To December 31, 2007
Designation: **Business Development Officer**
Responsibilities:

Product canvassing and sales, loan booking and account document processing and identify new target market to support business growth.

Organization: GOVT. GIRLS Community INTER COLLEGE KHAI
Tenure: 6 years
Designation: **Teaching**

Responsibilities:

I was running 2nd shift of GOVT Girls community School and College Khai for Matric and Inter Classes before joining KMBL.

ACADEMIC EDUCATION:

| DEGREE/CERTIFICATION | EXAMINING BODY: | YEAR |
|-----------------------------|--------------------------|-------------|
| M.Phil(Economics) | University of Sargodha | 2021 |
| M.ED | AIOU ISLAMABAD | 2012 |
| B.ED | AIOU ISLAMABAD | 2004 |
| M.A(ECONOMICS | UNIVERSITY OF THE PUNJAB | 2003 |
| B.A(ECONOMICS) | UNIVERSITY OF THE PUNJAB | 2000 |
| F.SC | BISE GUJRANWALA | 1997 |
| MATRIC | BISE GUJRANWALA | 1995 |

CERTIFICATION/ ADDITIONAL SKILLS:

- **MS Office** (All versions, esp. MS Word, MS Power Point and MS Excel)
- **MS Excel** (MS Formulae, Reports Automation, Macros, Presentations w.r.t. Analysis)

TRAININGS & WORKSHOPS:

Successfully meetings and trainings about compliance was conducted by Khushhali Microfinance Bank Ltd.

Excel GURU Training

- Intermediate and advance levels of MS excel

Linguistics Skills:

- Proficiency in English, Urdu and Punjabi

Expectations:

- I am expecting very high of my future because of God gifted analytical approach and innovative thinking; Good interpersonal and presentation, when given chance a highly trustable personality; and
- In due course, I will come across a position where capability is the power and competency is the belief.

PERSONAL INFORMATION:

Father's Name: Muhammad Sharif

Driving License: Yes

REFERENCE:

Reference will be furnished on demand.