



MUHAMMAD ASHRAF RAZA

PROFILE

Driven and ambitious professional with a strong background in financial operations management, seeking to transition into the dynamic and rapidly evolving field of banking software implementation. Dedicated to leveraging my expertise in banking operations and technology proficiency to drive successful software implementation projects that enhance operational efficiency, streamline processes, and elevate customer experiences. Eager to contribute my analytical skills, attention to detail, and passion for innovation to support financial institutions in adopting and maximizing the benefits of cutting-edge banking software solutions. Committed to continuous learning and professional development to stay abreast of emerging trends and best practices in banking technology.

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Dubai, UAE

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✉️ khanraza113@gmail.com

🛂 2 Year Visa

AREA OF EXPERTISE

- Financial Operations management
- Customers Service Excellence
- Analytical Skills
- Team Leadership
- KYC/AML Monitoring
- Risk Management and interpersonal Skills
- Technology Proficiency
- Adaptability and Flexibility

IT EXPERTISE & TRAININGS

- EBS (banking/financial software)
- PROFILE (Core bankingfinancial/non-financial software)

EXPERIENCE:

National Bank of Pakistan



National Bank of Pakistan

**Manager Operations, Cashier,
Accountant, Teller**

Mar 2013 to Dec 2023

- Provided exemplary customer service, ensuring customer satisfaction and retention.
- Managed ATM replenishment and reconciled ATM-related transactions to maintain optimal functionality.
- Issued, transferred, and cancelled pay orders as per bank policies and procedures.
- Facilitated funds transfer both within and outside of the bank, adhering to regulatory requirements.
- Oversaw the process of opening accounts, activating dormant accounts, and closing accounts in compliance with banking regulations.
- Effectively managed petty cash accounts, ensuring accuracy and accountability.
- Documented financial transactions by accurately entering accounts

- Western Union, E-Remittances(for foreign Remittances Software)
- Centralized AOS Software
- CRM (for chequebooks,Atm and complaints Software)
- ATM (Diebold And NCR software)
- Putty Software (backend activities)
- Cash Management System Software
- Hajj Software
- E-Credit Loan Software
- OTC Software
- Audit Management Software
- MS Office
- AML training

PERSONAL INFO

- Date of Birth: 3RD Feb 1989
- Marital Status: Single

information into the system.

- Analyzed suspicious transactions and recommended appropriate financial actions to mitigate risks.
- Facilitated E-Remittances, Western Union and other Foreign Remittances services.

Arham TO Arham Digital Marketing Co U.A.E.(Dubai)

Sales & Marketing Manager(June 2024-Present)

- Developing and implementing effective sales and marketing strategies to drive business growth
- Handling strategic online initiatives
- Leading marketing campaigns from the idea stage through to their execution and implementation
- Monitoring and evaluating online media campaigns to keep them fresh and effective
- Directing the hiring of marketing and promotions staff and supervising their work
- Negotiating advertising contracts
- Managing budgets for marketing and sales campaigns
- Working with other department heads and staff to discuss plans and marketing strategies
- Collaborating with finance staff to set and stay within budget
- Staying current with emerging opportunities in the digital marketing world
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ACADEMIC QUALIFICATION

MASTER OF ARTS (POL SCIENCES)

University of Sargodha, Punjab, Pakistan - 2016

BACHLOR OF ARTS (ECONOMICS)

Bahauddin Zakariya University Multan, Punjab, Pakistan – 2009