

ADNAN MAHMOOD MALIK

Permanent Residential Address:

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Passport #ET0763471 (i will be available on an before 15 April 2020 on visit visa at UAE)

OBJECTIVE

TO ENHANCE MY CAREER IN THE FIELD OF BANKING & FINANCIAL INSTITUTION. I WOULD LIKE TO APPLY MYSELF WITH THE BEST OF MY KNOWLEDGE AND EXPERIENCE AS AN ACTIVE INDIVIDUAL, HAVING A DIVERSIFIED EXPOSURE OF WORKING WITH TEAM AND LEAD THE TEAM AS WELL. NOW I AM LOOKING JOB FOR ACCOUNTS, ADMINISTRATIVE, IMPORT & EXPORT, FINANCIAL ANALYSIS, CUSTOMER SERVICES ETC

ACHIEVEMENT

- Received Achievement Certificate from HBL for Quality Booking of Portfolio.
- Received Achievement Certificate from UBL in September 2005 for the completion of fastest 100,000 cards in the banking industry.
- I have completed and achieved 95% targets during the year & sold more than 1000 cards. (ACB-MC).

EXPERIENCE

Bank of Punjab (BOP) Working as Credit Operation in Corporate credit from Apr -18 To Mar-20

- Handled our all Wheat exposure financing to PASCO and Pb Food.
- Reconciliation of wheat payments made by 150+ allocated branches across Punjab & claim Markup from Punjab Food Dept. against seasonal wheat procurement
- Prepare Form -10 and A+ B for Pb food and Pasco to reconcile the Procurement season.
- Reconcile the consortium Banks details a lead arranger banks for financing
- Prepare Quarterly Mark up for Consortium banks and distribute accordingly with other banks.
- Prepare Daily / Weekly / monthly Wheat financing data reported to SBP
- Handled branch cash credit portfolio for SME clients till disbursement of limit.
- Disbursement of LTFF/FFSAP/REPP through State Bank of Pakistan and coordination with the Import Department for retirement of LC's.
- Processing of pledge & depledge transactions & coordinate with RCAD on stock matters
- Handling disbursements of syndicate loans & liaising with lead banks.
- Implementation of restructuring and rescheduling for SAM accounts.
- Daily monitoring of credit portfolio & intimation of due payments to relevant business units for recovery purposes.
- Management of Overdues & seek approval from respective business head/Committee upon each disbursement in presence of overdues beyond deadlines.
- Monthly reporting of branch Past Due Obligations (PDO) statement, Classification statement & age wise statement of ECIB to RCAD office.

HABIB BANK LIMITED (HBL) Working as Credit & Marketing Off in RBG CREDIT JUL 10 TO FEB-18

- Ensured customer delight and timely delivery of all customer related issues as per defined TAT.
- Championed precision in Credit Evaluation.
- Analyzing financial statements and determining obligor risk grades by conducting credit risk analysis for borrowing relationships.
- Successful development of RCA [Risk & Control Assessment] for Credit Operations.
- Successful development and deployment of systems [MISYS CAS].

- Liaison with internal and external users to ensure compliance of credit with credit policy and with guidelines as set forth by the regulatory authorities
- Ensured smooth functioning of product credit policies by conducting training for Credit Operations Team and other stakeholders.
- Responsible for Risk Operation of Credit Ops.
- Provided timely and value added feedback to management on any negative trend observation.

Worked as Supervisor / Risk Manager for Unsecured Lending JAN 2007 TO JUN-2010

- Thorough review of application against PPM criteria.
- Worked as supervisor in HBL CIU PIL form Jan 10 to June 2010
- **HBL Successfully launched the 1st time in Pakistan ``Score based Card & PIL '' Being a senior team member of it's implementation regardless it's functional aspects as far as the South Asian Environment like Pakistan work together with South African Co.**
- Also supervised upcountry level one of the Pilot program HBL credit card for (Visa Debit Card) Accounts Holder.
- Ensuring credit checks are completed & satisfactory.
- Identify fraud and forged documents / defaulters and forward them to Fraud & Risk Management Unit.
- Resolution of customers queries
- Liaison with Fraud Management unit to detect frauds
- Ensure teamwork to fulfill the departmental goals in a prescribed time.
- Coordinate with the technology on all system related issues. Identification of breakdowns and resolution with the help of IT.
- Extend full support to Credit Analyst and Manager Credit Initiation in day on day initiation function & process improvement.

Worked as a Risk Manager Mortgage Supervisor for Central Region (HBL, RHQ-LAHORE)

- Provide support to managers to develop products.
- Provide feedbacks of different product policies time to time to our managers
- Provide feedback to Karachi office to develop the system of CBS/CTL for cards
- In mortgage help to our senior to prepare HPG to central region
- Coordinate with the technology on all system related issues. Identification of breakdowns and resolution with the help of IT.
- Help IT in developing arrangements for the department.
- In Lahore Region worked as a HR coordinator /Admin coordinator
- Worked in the Recovery/ Collection department for Prv. NPL LOANS.

**UNITED BANK LIMITED (UBL) Worked as a Risk Manager for unsecured products / Merchant / Secured product Credit analyst
Nov 2004 TO Dec 2006 Regional Headquarter, Lahore**

- Provide support to supervisors for improvement in managing business
- Generation of sanction letters after approval of cases
- Supports respective businesses in achieving their sales target
- Coordinates & cooperates with affiliated units to ensure negligible complaint ratio, hence creating a zero defect environment
- Keep inform the team regarding policy changes & Processes & decisions out 100% cases within TAT
- Stage II review of cases for Booking of cases after sanction stage
- Process all the merchants' apps till approval / decline.
- Check all the Applications with Pre Scanning of the Document.
- Check Data check & CIB report from SBP
- Implementation of policy regarding unsecured prod on Application for Approvals / Rejection.
- Unit being managed in an orderly fashion with 0% slippages and credit processes are fool proof to better audit result

MUSLIM COMMERCIAL BANK (MCB) Worked as an Accounts Officer in CBG
April 2004 TO Oct 2004 Regional Headquarter, Lahore

- Reconcile the H.O Entries & Repayment detail of Auto Loans.
- Prepare Salaries & Tax for Quarterly & Individually & Annually reported to Tax Office.
- Prepare the Monthly Accruals for Exp & Income for all the deptt.
- Prepare the Monthly CIF Report & Monthly Closing of the all deptt

ASKARI COMMERCIAL BANK (ACBL) Worked as a Sr. Sales Executive Master Card
Jan 2003 TO Mar 2004 Regional Headquarter, Lahore

- Marketing and Sales of the Bank Products.
- Prepare Report for marketing and sale product with possibilities, pricing, trade statistics measures.
- Design new system work strategy or procedure for best results

PROFESSIONAL TRAINING OR DEVELOPED AREA

- Islamic Banking, & it's Potential in Pakistan – HBL MDI Karachi.
- Marketing and Selling Skills - HBL Management Development Institute Lhr.
- Collection and Risk Management - HBL Management Development Institute Lhr.
- Personal Excellence & Effectiveness - HBL Management Development Institute Lhr.
- Service Leadership - HBL Management Development Institute Lhr.
- Effective Business Writing - HBL Management Development Institute Lhr.
- SBP-Prudential Regulations & Guidelines – HBL Management Development Institute Lhr.
- Interpersonal Skills – In-house Training UBL
- Diploma in Advance Windows Application (MS-Windows/Word/Excel/PowerPoint/Internet)

EDUCATION

- Graduate (B.Com) Punjab University, Lhr PK – (2001-02 = 65% marks)
- Intermediate (I.Com) Govt Hashmi College, Lhr PK – (1998-99 = 68% marks)
- Matriculation (S.Sc – science group) Progressive Grammar School, Khi PK – (1995 = 65% marks)

PERSONAL

Father's Name : MAHMOOD AHMED MALIK (Late)
 CNIC # : 35202 – 2589347 - 9
 Date of Birth : August 31, 1978
 Nationality : Pakistan
 Religion : Islam
 Sex : Male
 Marital Status : Married

Reference

Will be furnished upon request...