**MUHAMMAD ASJAD SHAHID**

Street Number 03 Fazal Town Near Ghangla Chowk Old Shuja Abad Road Multan

Mobile: +923009687596 Email:asjadnib@gmail.com

**OBJECTIVE:**

To explore the dynamic word of business to use the best of my knowledge and management skills in challenging work environment for the fulfillment of corporate and organizational goals.

**EXPERIENCE:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**2018 KOTTOUF**

**Position Summary (Finance Manager)**

 Served as Finance Manager from July to November– 2018 (during stay in abroad) ,in a trading organization, Company was involved in manufacturing and imports with a network of 75 retail outlets. I was directly reporting to CEO of the company, my responsibilities, not limited to, but included the following.

Preparation of short term and long term cash flow forecast. Supervision of daily treasury operations activities and routine cash management activities.

Preparation and review of projections, Feasibility analysis along with deviation analysis. Managing monthly (management) and annual accounts and ensure proper book keeping. Take initiative by introducing internal audit department in the company. Monitor expense, performance, profitability and operation of all the branches of the company.

**2006-18 MCB BANK LTD.**(NIB Bank merged into MCB BANK LTD.)

**Position Summary (Manager Operations-Main Branch Abdali Road Multan)**

Working as Manager Operations in NIB Bank Abdali Road Multan (main branch of the region) since December-2006 to June-2018, Area of responsibility is to monitor branch working in compliance of bank policies and procedure and keep in view the regulator requirements for effective controls along with all other responsibilities assigned by the senior management.

Also played key and effective role during merger and integration activities of PICIC bank into NIB Bank in 2008

Also played key role and participation in system integration in NIB Bank in 2009 at the time system upgradation from PIBAS to T-24 in branches of entire area of Multan, Khanewal, Muzaffargarh, Bahawalpur, Okara, Sahiwal and Rahim Yar Khan

NIB Bank was merged into MCB Bank Ltd than performed same role/position in MCB Bank Ltd. till leaving MCB.

**2003-2006    UNITED BANK LIMITED**

Worked as Officer Grade-III (Supervisor) October-2003 to December 2006. And handled/looked after different assignments from time to time included

Bills, clearing and Remittances Incharge, ATM/E-banking coordinator, Incharge branch banking and handle all other matter in absence of Branch Manager. Data Supervisor at **UBL** Main Hub Rahim Yar Khan Area. Supervision of daily Housekeeping, Updating, Backup and CDB transfer to Head Office End of Day/Start of Day, Monitoring of wheat procurement scheme during wheat season as arrangement with PASSCO and FOOD department (disbursement and recovery of funds under wheat procurement scheme), Monitoring of expense of all spoke branches, Monitoring and supervision of newly introduces FAMS (Fix Asset Management System) Worked in compliance before transfer to operations group. Compliance department include internal audit of Branch operations, sales and Loan departments – consumer and commercial loans.

**TRAINING**

* Internship with ABL in 1997
* Training on Basic Banking Skills at UBL training Academy Lahore (Topper in this training)
* Training on UNIBANK2000 at UBL training Academy Lahore.
* Different training sessions on diff occasions at UBL-RHQ Multan

**Attended below mentioned SBP/IBP seminars/training sessions**

* Branch Operations, Liquidity and profitability May-2008
* Audit and Internal Controls for Branch Operations October-2008
* Cyber Crimes: Types, Magnitudes and Protection Walls July-2009
* SBP Inspection: How to avoid penalties. March-2010

**PROFESSIONALQUALIFACATION:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 **INSTITUTE OF BANKERS OF PAKISTAN**

STAGE-1:     COMPLETE

     STAGE-2:    PARTIALLY COMPLETE

STAGE-2:    PARTIALLY COMPLETE

Diploma in IT(Oracle) under the certification of Punjab Information Technology Board 2001.

**ACHIEVEMENTS:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

performance awards on account of excellent performance from the president of UBL, NIB and MCB for the years of service in UBL, NIB and MCB respectively.

Best performing Branch Operations Manager award in NIB Bank ltd. in 2009. always got acceptable audit rating (highest on rating scale in NIB Bank) through out the career. Zero SBP penalties through out the career in bank. Award Winner in compliance quiz held in NIB Bank.

**ACADMIC QUALIFICATION:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

* M.A (Economics):    Islamia University Bahawalpur 1997-99.
* B Com:            Islamia University Bahawalpurin 1995-96.
* F Sc:     B.I.S.E Bahawalpur-1994.
* Matric:            B.I.S.E Bahawalpur-1992.

**PERSONAL PROFILE:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

* Father Name:        Nazeer Ahmad
* Date of Birth:        March 01st 1978
* I.D Card No:        31302-0231781-3
* Domicile:        Bahawalpur.
* Marital Status:        Married

**REFRENCES:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

    Considerable reference would be provided if required.