



PROFILE

An enthusiastic Business/ Finance Professional with necessary drive and determination needed to work in intense and dynamic organization

Possessing over 5 years of banking industry experience and effective knowledge of business administration, having a commitment to keep up-to date with the latest developments

Skilled at conflict resolution and Team building. Punctual problem solver and avid multitasker.

Track record of being an essential part of the management team and instrumental in providing effective solutions that produce immediate impact and contribute to the establishment's long-term success.

PERSONAL DETAILS

DATE OF BIRTH:

6th April 1993

NATIONALITY:

Pakistani

CONTACT

PHONE:

+92 333 965 0205

LINKEDIN:

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ADDRESS:

House No 12 Street 3 Sector 9 KDA
Kohat Pakistan

SARMAD SAJJAD

WORK EXPERIENCE

Branch Manager

Habib Bank Ltd Pakistan

Dec 2017 – Till Date

- Day to day business operations and development
- Compliance and monitoring day to day activities in branch
- Supervising day to day financial transactions
- Account opening and KYC's supervision
- Customer due diligence/Enhance due diligence
- Managing branch premises security SOPs
- Managing branch expenses and profitability
- Making sure to follow Branch protocols and SOPs
- Organizing staff and managing their assigned roles
- Promoting and marketing the branch and its products
- Meeting with customers and resolving problem or complaints
- Ensuring high level of customer service
- Financial advice to customers for building portfolio
- Monitoring sales targets
- Assist with the preparation of staff assessments
- Resolve staff and customer conflicts in a professional courteous manner
- Planning and leading staff to achieve assigned targets
- Managing and monitoring overall branch activities according to Banking Laws

Relationship Manager

United Bank Ltd Pakistan

Dec 2015 – Dec 2017

- Branch day to day business management and development.
- On boarding NEW TO BANK customers
- Building and managing customers portfolio
- Personalize services to the customer for the growth of business
- Resolving customer queries
- Retaining of existing customers

Internship

Bank Alfalah Ltd Pakistan

July 2014 – Sep 2014

- Fulfill task set out by supervisors from several departments
- Performs research on supervisor requests
- Learning new skills for career growth
- Learning organization culture and behavior
- Performing clerical tasks
- Learning customer needs and organizations standards

ACHIEVEMENTS & AWARDS

UBL PAM Winner Dec 2016
UBL PAM Winner Sep 2016

PROFESSIONAL TOOLS

Microsoft Office Suite
Microsoft Windows 7-10
Internet and Email Tools
Video Conferencing Tools
Tally
Peach Tree
Quick Books

SOFT SKILLS

Communication
Negotiations
Critical Thinking
Team management
Positive Attitude
Work Ethics
Business Intelligence
Emotional Intelligence

LANGUAGES

Pashtu
Urdu
English

EDUCATION

Bachelors of Business Administration (hons)
Kohat University of Science and Technology Pakistan
Nov 2011 – Sep 2015

High Secondary School Certificate
Board of Intermediate and Secondary Education Kohat Pakistan
Dec 2009 – Dec 2011
Major: Pre-Engineering

Secondary School Certificate
Board of Intermediate and Secondary Education Kohat Pakistan
Apr 2007 – July 2009
Major: Science

PROFESSIONAL TRAININGS

Certified Islamic Retail Banking
Habib Bank Ltd Pakistan
Aug 2020 – Aug 2020

Anti-Money Laundering and Combating the Financing of Terrorism
Habib Bank Ltd Pakistan
Oct 2018 – May 2019

- AML-CFT
- Trade Based Money Laundering
- Foreign Account Tax Compliance Act and Common Reporting Standards
- Sanctions

Bank Risk Management
Habib Bank Ltd Pakistan
Nov 2020 – March 2021

- Compliance Risk Management
- Anti-Bribery and Corruption
- Cyber Security – Work from Home Mode
- Cyber Security –
- Operation Risk Management
- PEP Categorization and Workflow

Business Continuity Planning
United Bank Ltd Pakistan
Dec 2015 – Feb 2016

- Business Continuity and Planning
- Sales Process Program for Relationship Managers

Certified Retail Banking Officer
United Bank Ltd Pakistan
Dec 2015 – Feb 2016

REFERENCES

Can be Furnished on demand