

# KHAWAJA MUHAMMAD ADIL

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## Contact

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## Address

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Abad Gulbahar Peshawar

## Career Objectives

To learn & acquire different set of skills & stay positive to perform & grow in career.

To deliver customer what suits their needs & serve customers in a best possible way to establish long relationship beneficial to organization.

## SKILLS

### WORK

T-24	
ACCOUNTING	
MS WORD	
MS EXCEL	
TYPING	

### PERSONAL

COMMUNICATION	
ORGANIZATION	
TEAM PLAYER	
CREATIVITY	
SOCIAL	

### MBA 3.9 CGPA

ACCOUNTING	
BANKING	
FINANCE	
COMMUNICATION	
HR	

## EXPERIENCE

(2013– 2016)

### Banking Services Officer

#### Allied Bank Ltd

Inducted through Management Trainee Officers Batch 2013.

Performed duty in high deposit branches of Islamabad including AIOU H8, G-8/1, Blue Area & G-9 Markaz.

Performed Duty as:

- Account Opening Officer
- Clearing In charge
- Cash Department In charge

(2016 – 2022)

### Banking Services Manager

#### Allied Bank Ltd

Six years' working experience as Banking services Manager.

(2022 – 2023)

### Branch Operation Manager

#### Habib Bank Ltd

One year working experience as Branch Operation Manager.

#### Scope of work while working as BSM/BOM is:

- Managing Branch Operations in compliance with SBP/Banks' policies, procedures & guidelines; in order to maintain satisfactory Audit Rating.
- Marketing Bank's Products & Services, also maintaining Higher Standards of Service Quality without raising customer complaints.
- Liaison with internal & external stakeholders included but not limited to Banks' KYC & compliance department, vendors, FBR, FIA, NAB & family court.
- Weekly & monthly reporting & reconciliation of internal accounts.
- Record keeping of important documents. Maintaining files & folders of record to produce when required by any stakeholder. Also maintaining secrecy of bank's proprietary & customers' personal information.

## Internships

(2012)

### Internee

#### SBP-BSC

Internship in State bank of Pakistan – Banking Services Corporation. Experience of different operational departments of SBP. Deployment in SBP-BSC Islamic banking department for research work.

**B.COM 69% MARKS**

ACCOUNTING	■	■	■	■	■
ENGLISH	■	■	■	■	■
BANKING	■	■	■	■	■
ECONOMICS	■	■	■	■	■
COMMERCE	■	■	■	■	■

**D.COM WITH 65% MARKS**

COMMERCE	■	■	■	■	■
ENGLISH	■	■	■	■	■
ACCOUNTING	■	■	■	■	■
BANKING	■	■	■	■	■
BUSINESS MATHS	■	■	■	■	■

**COMPUTER**

BLOGGING	■	■	■	■	■
MS EXCEL	■	■	■	■	■
NETWORKING	■	■	■	■	■
SOCIAL MEDIA	■	■	■	■	■
TYPEWRITING	■	■	■	■	■

**AWARDS**

FINANCIAL	■	■	■	■	■
DISTINCTION	■	■	■	■	■
APPRECIATION	■	■	■	■	■
INTERNSHIP	■	■	■	■	■
PRIVILEGE	■	■	■	■	■

**Internee****BOK**

Internship in bank of Khyber. Experience of branch operations of BOK.

**EDUCATION**

(2009 – 2012)

**MBA (BANKING & FINANCE)****Institute of Management Sciences Peshawar**

Master in Business Administration from 3<sup>rd</sup> rank business school of the country with 1st position for the year 2012. Major subjects include accounting, banking, economics etc.

(2007 - 2009)

**B.com****Government College of Management Sciences Peshawar**

Bachelor of commerce with 69% marks from university of Peshawar. Majors are accounting, statistics, commerce

**Research Work**

(2013)

**Impact Study of the Application of KIBOR in the Islamic****Institute of Management Sciences Peshawar**

Under the supervision of Dr. Zohra Jabeen, *doctorate in Islamic banking Australia. Islamic Banking Professor at Imsciences, Peshawar.*

(2012)

**Opportunities & challenges for Islamic Banking in KPK SBP-BSC**

Under the supervision of Islamic banking division SBP-BSC, Peshawar,

**WORKSHOPS & COMPUTER CERTIFICATION**

(2011-2013)

- International Conference on Islamic Business 2012
- Importance of effective communication in Organization
- Youth development conference 2011
- Importance of Body Language
- MCSE Skill development council

**SCHOLARSHIPS AND AWARDS**

(2009-2013)

**MERIT BASED SCHOLORSHIP****Imsciences Peshawar**

Four merit Based Scholarships in every Semester of MBA program at the Institute of Management Sciences Peshawar

(1988 - 1989)

**DISTINCTION AWARD****GOVERNER KPK**

Distinction reward from honorable Provincial Governor for securing 1<sup>st</sup> position for the year 2012.

