



# ZULFIQAR AHMAD

**Accounts and Finance Officer**

## PROFESSIONAL SUMMARY

Professional banker with over 25+ years of experience. Proficient in all aspects of banking management and operational, including account management, customer service and service excellence, staff coordination, product sales, audit and inspection. Will-qualified and result-oriented with successful experience in positions of increasing responsibilities and duties. Top-performer with record of consistently achievement of goals. Skilled in educating customers on banking products. Team-player with polished communication skills. Dedicated to effective innovative management techniques to ensure the success of the department.

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Baghdada Mardan K.P.K,

Pakistan

## EXPERIENC

### **Regional Support Manager National Bank Of Pakistan 2023 - Sep 2023**

*Work as internal control testing (ICT) of 42 branches. Provide operational support and resolve any problems or losses incurred in day to day operations of branches.*

### **Unit Head Retail Banking Group National Bank Of Pakistan 2022 - 2023**

*Following responsibilities*

- Advance against salary loan
- Demand finance gold
- Agriculture finance gold

### **Accounts Manager Fuel Master Diesel Trading L.L.C Al Ghail Dubai (UAE) 2022 - 2022**

*Work as accounts manager since July 2022 to October 2022 on contract basis*

- Stock maintaining
- Profit and loss
- Assets liabilities
- Balance sheet
- Tally prime
- Administration

### **Head Service Excellence National Bank Of Pakistan 2020 - 2021**

*Following responsibilities of 42 branches*

- Customer complaints on staff
- Customer counter services
- Arrangements of branch security
- Looked the renovation of branches

## LANGUAGE

- English
- Urdu
- Panjabi
- Pashto

## SKILLS

- Management skills
- Creativity
- Negotiation
- Problem-solving and critical thinking
- Leadership
- Ability to use banking and financial

programs

## EXPERTISE

- AML (Anti Money Laundering)
- ATM (Automated Teller Machine) Services
- ATM (Automated Teller Machine) Scamming
- Audit and Inspection
- Monthly Lagers
- Cash Management
- Data Collection
- Credit
- Finance
- Accounting
- Microsoft Office

### **Audit And Inspection National Bank Of Pakistan 2018 - 2020**

*Following responsibilities*

- Audit and inspection, gold finance documents and gold ornaments
- Agricultural finance documents and hypothecation
- Deposit targets
- Staff accounts and their suspicious activities

### **Branch Manager National Bank Of Pakistan Nowshera Road K.P.K 2016 - 2018**

*Achieved*

- Deposit from zero To, (1112) millions
- Finance from zero To, (160) millions
- Profit from zero To, (9.5) millions

### **Branch Manager National Bank Of Pakistan Zaida, Swabi K.P.K 2015 - 2016**

*Achieved*

- Deposit increased from (17) millions To, (22) millions
- Finance increased from (8.5) millions To, (130) millions
- Profit increased from (01) millions To, (1.5) millions

### **Branch Manager National Bank Of Pakistan Kunda Swabi K.P.K 2010 - 2015**

*Achieved*

- Deposit increased from (13) millions To, (27) millions
- Finance increased from (5.6) millions To, (130) millions
- Profit increased from (1.3) millions To, (3.6) millions

### **Operation Manager National Bank Of Pakistan Malakand K.P.K 2007 - 2009**

*Following responsibilities*

- Operated full computer systems
- Dealings with state bank of Pakistan
- Running of government sections
- Smoothly running of the branch
- Shifting of cash to other branches
- Staff rotation
- Chest keys

### **Accountant National Bank Of Pakistan Dargai Malakand K.P.K 2004 - 2006**

- Work as a accountant
- Account receivable and payable
- Payroll inventory management
- Reports and financial statements
- Financial control
- Record-keeping

## EDUCATION

### **Board Of Intermediate And Secondary Education Peshawar**

*Faculty Of Arts  
1988 - 1989*

### **Frontier International Typing and Computer College, Mardan**

*Diploma in Computer  
Science (Duration 1year)  
1991-1992*

### **National Institute of Computer Education, Swabi**

*Diploma in Computer Microsoft  
Office 2003-2003*

### **Board Of International Skill Education Sialkot, Punjab**

*Diploma in Banking and  
Finance (Duration 3years)  
2014-2016*

### **Learning and Management Development Group**

*AML/CFT/CPF e-Learning Certification  
Program 2023*

## ACHIEVEMENTS

### **Cash Award**

#### **National Bank Of Pakistan**

**2004 - 2009**

*Gaining of targets successfully.*

### **Cash Award**

#### **National Bank Of Pakistan**

**2009 - 2018**

*Gaining of profitability  
successfully.*

### **Certificates**

#### **National Bank Of Pakistan**

**2016 - 2019**

*Achieve awards and certificates of deposit, targets  
and finance successfully.*