



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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Pakistan

EXPERIENCE

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.