

# NAVEED HUSSAIN

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CNIC#71501-1069771-9

Date of Birth: 01-03-1992



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## Career Objectives:

**Professional Banker** with overall 8 years of banking experience, 3 years plus of experience in credits and 5 years in Trade/Operations considering for an inspiring position in the Banking Industry with an objective to contribute towards the vision and growth of the organization, revenue generation and utilize capabilities to achieve professional/organization growth.

## Career Summary.

A high performing individual, demonstrating drive, enthusiasm and initiative with an ability to work well under pressure, consistently delivering, quick, accurately and able to make priorities to ensure deadlines are met whilst maintaining a high standard of analysis and insight". Skilled in all aspects of achieving, controlling branch credit business and operations, developing customer reports, resolving problems, risk and financial management. Easy going by nature and team player able to handle finance issues and resolve problems. Proven ability to manage multiple assignments efficiently while meeting tight deadline schedules. Demonstrated success in streamlining existing business and envisioning new concepts and future trends.

## Knowledge & Experience

### Working in Habib Metro Bank Since 2016

#### Credits/Advances experience ( Sep -2021 to onward).

**Working as a Relationship Manager SME HUB GB my key responsibilities included:**

- Processing of Credit Proposals, Fund Based/ Non Fund Based (Commercial / Consumer) Fresh, Renewal and Enhancements, etc.
- Monitoring credit operations at branch level i.e. Financial Analysis, Security Adequacy, Repayment capability, markup recovery, etc.
- Monthly & Quarterly reporting to SBP, Regional office, GM Office and Head Office
- Financial Statements analysis, market research and customer need assessment.
- Preparation of MIS pertain to branch advance portfolio.
- Compliance of bank Internal & Regulatory policies.

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#### Trade Hub Officer: ( Sep -2020 to Sep -2021).

**Working as a Trade HUB Officer Gilgit Baltistan in HMB my key responsibilities included:**

- Trade finance/services, Establishment of LCs and relevant amendments.
  - To Lodge and Retire documents payments against import documents (PAD) to foreign bank.
  - To handle advance payments and open account against import.
  - To handle acceptance obtained against import collection.
  - To prepare and submit of monthly ITRS data to Report in monthly SBP FE returns.
  - To handle advance payment against export all countries include sanction Countries.
  - Follow-up reports and observations of the internal and external audit to correct the mistakes..
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### **CD-Incharge: (Sep -2018 to Sep-2020)**

Working as a CD In-charge G-11 Branch in HMB Islamabad my key responsibilities included:

- To check on daily basis, the transactions/ postings, undertaken by Tellers / OBOs, for accuracy, completeness
- To update respective periodic balancing along with necessary prescribed compliance measures.

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### **Operations/Trade : ( April -2016 to Sep -2018).**

Working as a Operations/Trade Officer Main Branch Islamabad in HMB my key responsibilities included:

- Remittances, Deposits and Clearing/Collections
- Account Opening & Cheque Books
- Trade finance/services, Establishment of LCs and relevant amendments.
- To prepare and submit of monthly ITRS data to Report in monthly SBP FE returns.

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### **Education & Credentials:**

Qualification / Degree	Year	Institution /Board
BA	2013	Karakorum International University Gilgit.
Intermediate ( ICS )	2011	Karakorum International University Gilgit
Matriculation	2009	FBISE Islamabad

### **Skills, expertise and Knowledge**

- Knowledge of market trends and different sector of economy.
- Knowledge of credit policies, procedures and SBP Prudent Regulations.
- Interpersonal, analytical and Computer skills (Proficient in MS Office).
- Theoretical Knowledge of Trade Finance and Trade (Import/Export Products)
- Ability to build and maintain remunerative relationship with customers.
- Skilled at consulting with clients to outline and analyze their financial situations and develop strategic solutions to achieve their financial goals.
- Relationship-development expertise that complements the ability to aggressively build solid client base.
- Comprehensive knowledge of credits and credit products.
- Proven management skills, coupled with the ability to work as team member and Team leader in managing customer relationships.
- Very Good Verbal & Non Verbal Communication Skills.
- Advanced Office, Advanced Excel , Power Point Excel and PDF Too

### **Achievements.**

- Capacity Building Program SME Banking. 2023.
- Certified Trade Professional 2021.
- Certified CD-Incharge-2019.
- Certified Anti-Money Laundering and Sanctions 2016 & 2017.
- 3rd Position In Trainee Teller Batch 2016 Of Habib Metropolitan Bank Limited.
- Certified Trade Finance Of Habib Metropolitan Bank Limited.
- Certified Account Opening of Habib Metropolitan Bank Limited.
- Certified Web & Graphic Designing Of KADO 2013.
- Certified Proficiency Askari Computer Training Centre, Karachi
- Leader in Event Management (sports Week and Gaming Tournament)

Languages:English, Urdu, Shina.

### **References:**

- Altaf Hussain                      Area Head HabibMetro Bank GB                      Brother
- Imdad Hussain                      Branch Manager National Bank PWD Branch                      Brother