

MUHAMMAD ZAMAN AKRAM

GENERAL BANKING OFFICER
OPERATIONS
Page: 01 / 02



Cell Number	+92-3217618989 +971-56-5527348
E-Mail Address	Zakram142@gmail.com
Current Location	Faisalabad, Pakistan

OBJECTIVE

I am a results-driven professional with a proven track record in Financial Management & Accountancy. With a solid foundation in financial analysis, budgeting, and risk management, I am eager to contribute to a dynamic and progressive organization where my enthusiasm, dedication, and ability to manage tasks effectively align with the company's goals.

EXPERIENCE DETAILS



The Bank Of Punjab

Faisalabad, Pakistan

General Banking Officer

Dec 2020 to Dec 2023

Summary;

- Correspondence Management: Proficient in handling all forms of communication from head office and customers, ensuring timely responses and resolution of queries.
- Remittance Payments: Skilled in managing remittance processes, providing clients with seamless and accurate payment services.
- Instrument/Clearing Activities: Experienced in overseeing branch-level instrument and clearing processes, ensuring accuracy and compliance with industry standards.
- Transfer Transaction Processing: Demonstrated ability to efficiently process diverse transfer transactions, maintaining accuracy and adherence to financial regulations.
- Compliance Activities: Proven track record of performing compliance activities to ensure adherence to regulatory requirements, minimizing risk and enhancing organizational integrity.
- GLs Monitoring: Regular monitoring of General Ledgers to ensure accuracy and compliance, facilitating effective financial reporting and decision-making.
- Branch Audit Rectification: Successful history of addressing and rectifying issues identified during branch audits, contributing to improved internal controls and operational efficiency.



The Bank Of Punjab

Faisalabad, Pakistan

Relationship Manager

Apr 2018 to Dec 2020

Summary;

- Spearheaded the provision of banking advisory services, resulting in improved customer loyalty and increased product adoption.
- Managed the efficient processing of cheque books and ATM cards, ensuring a seamless customer experience.
- Effectively dealt with correspondences from head office and customers, fostering clear communication channels.
- Played a key role in promoting high-quality sales and achieving revenue

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OPERATIONS
Page: 02 / 02



targets.



Mian Filling Station

Sangla Jhumra Road (Chak # 142/RB)

Accounts Manager

July 2012 to Nov 2018

Summary;

- Managed the full spectrum of accounts payable and receivable functions, ensuring accurate and timely processing of transactions.
- Prepared monthly financial statements, including income statements, balance sheets, and cash flow statements.
- Spearheaded financial management activities, including service invoice processing and accounts management.
- Efficiently supervised station operations, managing employee schedules and ensuring compliance with HSE standards.
- Played a key role in optimizing sales and expenses, contributing to overall profitability.

COMPUTER SKILLS

- MS Office (MS Word, MS Excel, MS PowerPoint)

EDUCATION

Degree Name	B. Com (2010 – 2012)
CGPA	3.16 / 4.0
Institution	Federal Urdu University of Arts, Sciences & Technology.

PERSONAL INFORMATION

Father's Name	Muhammad Akram
Passport Number	DU1324272
Date of Birth	April 01, 1990
Marital Status	Married
Nationality	Pakistani