

Muhammad Zahed

Mobile: +92 321 940 4716

Address: House No: 13/24 Gunj Shaker Colony, Sahiwal

E-mail: zahedffc2003@yahoo.com

TWITTER ID: @_MZAHEd

LINKEDIN ID: [linkedin.com/in/muhammad-zahed-39178654](https://www.linkedin.com/in/muhammad-zahed-39178654)



PERSONAL

A self-motivated, well organized, with technical approach and customer focused individual who works well in a team environment and under his own initiative with a good sense of humor. Enjoys meeting challenges and adapts easily to new environment.

OBJECTIVE

To work in challenging and competitive environment in the field of Accounting & Finance and to be a part of innovative & research-based organization which enhances my abilities & skills

KEY SKILLS

- Branch Operations
- Well-developed customers care skills.
- Adaptable to changes in processes
- Professional knowledge of Microsoft Office applications
- Possess excellent written and verbal communication skills
- Ability to manage time efficiently and handle multiple tasks
- Reporting and technical writing skills
- Planning workload to meet deadlines
- Ability to work in team on different projects
- Active, self-motivated, determined and flexible.
- Digital marketing

PROFESSIONAL EXPERIENCE

Area Sales Manager (ASM) ISMMART Group of Industries July 2022 – Present

Working as:

- Area sales manager in ISMMART Group of Industries and ISMMART Ecommerce store such as Amazon and Daraz.
- As a real state advisor.
- Achieving assigned targets of sale

Branch Operation Manager (BOM) MCB Pakistan, August 2015 – June 2022

Brief Job Description of Branch Operations Manager: -

- Managing the smooth operations of the branch in compliance with banking regulations / policies and procedures with a view to minimize the operational risk and maximize profitability ensuring the provision of quality service support in terms of product processing and service deliveries.
- Maintaining and monitoring of branch operations (by checking of vouchers, GL reports and other system generated reports regularly) in order to strengthen the branch internal control ensure that processes and activities are carried out strictly in accordance with the laid down banking policies, procedures and SBP regulations to avoid any penalties.
- Plan, direct and control the counter services / branch operations by distribution of work (job rotation) among branch staff through well-defined tasks and responsibilities while achieve timely and accurate processing of deliverables and provision of quality service to the customers.
- Approval and authorization of transactions as per approved DOA limit. Supervise all ATM matters and formalities regarding account opening, closing, and amendment matters to implement KYC / AML policies.
- Preparation, analysis, maintenance and submission of all MIS reports to various departments (internal / external) in a timely and accurate manner as and when required.
- Maintenance of Branch appearance such as cleanliness of branch premises, maintenance of notice board, proper functioning of computer systems etc. to ensure the MCB image and an efficient working environment.

General Banking Officer (GBO) MCB, Pakistan NOV-2012 - AUG-2015

GBO Services are to:

- Mange New to Bank accounts and providing proper guidance regarding to procedures and requirements to new/prospective customers. Also responsible to cross sell various products offered by the Bank
- Interact with customers at the branch entrance / inquiring on their purpose of visit and guide them to the relevant desk accordingly for efficient service provision.

EDUCATION Degree/Certificate

Masters in Business Administration:

Banking and Finance

Human Resource Management

Government College University Faisalabad, Pakistan

- **CGPA 3.24**

Bachelor of Commerce:

Information Technology

- Bahauddin zakariya University Multan, Pakistan **1st Division**

ACHIEVEMENTS

- 2nd position in MBA 2nd Semester
- Being the Employee of Month for Best Audit Optimized Category
- Achieve Optimized Audit Category as BOM & Won Cash Prize
- won cash prize in home remittance campaign 2017

HOBBIES

- Cricket
- Reading Newspapers and staying updated to current affairs