

## Muhammad Junaid

### Contact

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### Career Objective

I am seeking a career that provides me an opportunity to work with people and technology. I enjoy meeting targets, reaching solutions, dynamic environment and particularly teamwork. My career aim is motivated by a number of influences such as advancement, collaboration and job satisfaction.

### Profile

An experienced Banking Professional with over 08-years' experience in Credit Administration including Collateral Management, Mortgage Finance, Credit Documentation, Credit Risk, Operational Risk and Audit. A result-oriented individual with proven ability to manage multiple assignments efficiently under extreme pressure while meeting deadline schedules.

### Career History

#### Credit Administration Officer

Askari Bank Limited. Pakistan (May 2022-October 2023)

#### Duties:

- Review of Credit Approvals, Facility Acceptance letter & Set of loan documents as per Credit Approval.
- Review and ensure perfection of all provided documents included Security/Support documents to secure the bank interest before disbursement of loan.
- Analyzed applicants' financial status, credit and property evaluations to determine loan feasibility.
- Timely issuance of DAC and input of limits within standard turnaround time.
- Coordination with Internal/External Audit and ensure timely compliance within stipulated time frame.
- Review and suggest measures for improvement in Policies and Procedures.
- Provide support to business & related department including execution/Perfection of loan documents. Strict observance of TAT and timely action.
- Visit/ Inspection & monitoring of pledged/ Hypothecated sites/ goods in compliance of policies.
- Feeding of limits & collateral in the system and monitoring of data cleansing, monitoring of overdue and Mark-up verification of credit portfolio.
- Preparation/ Submission of accurate MIS reports within due date and ensure that all exceptions in the system are updated on real time basis.
- Adhered to banking standards and government lending guidelines for loan services.

#### Credit Administration Officer

Habib Bank Limited. Pakistan (Aug.2018-May.2022)

#### Duties:

- Review Fresh & Renewal Cases for Disbursement of Loans.
- Coordinate with Business unit to fulfill the legal requirements and make sure bank interest.
- Established and enforced internal controls, workflows and policies for tracking, reconciling and reporting on accounting activities.
- Review of Property & Charge Documents as per bank credit policy.
- Coordinate with insurance companies for insurance Mortgage Buildings, Fixed assets, and Pledge Stocks.
- Review of Stock Reports and Inspection Reports of pledge stock against loan facility.

- Review of Valuation Reports of Commercial and Residential Properties that are Mortgaged against loan facility.
- Maintain vault record in System and in vault (safe in/Safe Out).
- Performed routine closings, maintained clean, accurate and accessible records and kept close eye on transaction updates throughout each quarter.

**Finance Officer**

Z&J Hygienic Products Pvt. Ltd. Pakistan (Feb.2015-Feb.2018)

**Duties:**

- Handling the entire accounting activities independently up to finalization of accounts and audit.
- Prepare reconciliations of Bank statement, Account payable and Account receivable periodically and report if any discrepancies found.
- Conduct daily research and modeling to optimize profits and reduce risks.
- Analyze revenue and expenditure trends and recommend appropriate budget levels, and ensure expenditure control.
- Established and enforced controls on revenue and expenses to protect company assets.

**Education Credentials**

MBA-Finance

University of the Punjab Lahore, Pakistan- 2015

Bachelor of Commerce

University of the Punjab Lahore, Pakistan- 2011

**Career Related Skills**

- Financial Policies & Procedures
- Finance & Accounts Management
- Internal Auditing
- Efficient Planning & Execution Skills
- Result-driven Work Approach
- Strong Work Ethics & Team Dynamics

**Personal Details**

Languages Known: English, Urdu.

Passport No: FV8799722

Nationality: Pakistani

Marital status: Single

Visa Status- Visit Visa

Visa Expiry Date: 06-11-2023