

Noorulain Malik

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📍 Flat # 810 Elcilo A, GIGA Residency DHA 2 Islamabad. | **Date of Birth:** 29th June 1985

Professional Summary

Dynamic and goal-oriented professional with a proven track record of initiative, consistency, smart work, discipline, value addition, and time management. With six years of robust experience in the Banking & Finance industry, I have excelled in various roles at one of Pakistan's largest banks, gaining strong expertise in banking and branch operations. Determined to contribute to and lead within a professional, results-oriented organization, I am currently enhancing my expertise in business analytics, leveraging data-driven insights to support strategic decision-making. Developing proficiency in data analysis, visualization, and problem-solving, I aim to drive business efficiency, optimize performance, and create value through data-driven strategies.

Areas of Expertise

Account Management | Loan Processing | Credit Analysis | Risk Management | Regulatory Compliance | Customer services | Sales and marketing | Payment processing | Cash Management |

Technical Skills: Word, Excel, Power Point, Power BI, Office 365, Tableau, R

Personal Banking Officer Meezan bank limited Jan 2025 to present Islamabad

- Analyzed customer transaction patterns to recommend personalized banking products and improve retention.
- Used **Excel and banking analytics tools** to identify cross-selling opportunities and optimize financial product offerings.
- Ensured **SBP compliance** by analyzing KYC data, detecting anomalies, and generating risk reports.
- Assessed customer engagement with digital banking platforms to drive adoption and improve service experience.

OG1 – NBP AITEMAAD ISLAMIC BANKING Aug 2013 – Nov 2014 Islamic Banking Branch II Chundrigar Road Karachi

- Managed and analyzed transaction data for deposit accounts, identifying trends to improve customer retention.
- Ensured accuracy in deposit transactions by monitoring key operational metrics and identifying inefficiencies.
- Led a team of employees, using performance data and productivity analytics to improve efficiency.
- Oversaw cash flow operations, ensuring optimal cash management and reducing discrepancies.

Remittances & Payments Analyst (OG1 – Remittances) NBP Jan 2012- Aug2013 (Alamgir Road Branch Karachi)

- Processed and analyzed payment orders, including wire transfers and SWIFT transactions, ensuring efficient and secure fund movements.
- Conducted demand draft inventory analytics, maintaining accuracy while issuing financial instruments.
- Monitored and reconciled remittance transactions, leveraging financial data to minimize errors.

Credit & Risk Analyst (OG2 – Loans) Feb2011-April 2012 Alamgir Road Branch Karachi

- Conducted credit risk analysis on loan applications, evaluating customer data, credit history, and collateral strength.
- Developed and prepared loan proposals, assessing borrower data and presenting insights for decision-making.
- Supported data-driven loan disbursement strategies, assisting customers and contributing to portfolio growth.

Customer Data & Compliance Analyst Dec2010- Oct 2011 Saddar Road Branch Peshawar

- Managed customer accounts, ensuring adherence to regulatory policies and streamlining data management practices.
- Conducted data validation for account compliance, enhancing reporting accuracy.
- Led customer feedback analysis, tracking and resolving complaints to improve service quality.
- Participated in audit analytics, using data insights to ensure compliance in external and internal audits.

Remittance Operations & Reporting Analyst (MTO OG2) NBP Sep 2009- Nov 2010 (Main branch Rawalpindi)

- Managed and analyzed remittance transactions, identifying process inefficiencies and improving processing time.
- Created and maintained remittance data reports, ensuring accuracy for daily financial reconciliations.
- Designed and implemented training programs, improving operational efficiency through performance tracking.
- Coordinated with financial institutions, optimizing interbank remittance processes and streamlining workflows.

Intern (BANK ALFALAH PVT LTD Chaklala scheme 3 Branch)

- September 2006 – November 2006 Rawalpindi

Education

- Diploma of Institute of Bankers Pakistan - STAGE 1 AND 2, **Institute of Bankers Pakistan (2012)**
- MS in Business Analytics, **Air University Islamabad (in progress)**
- Master of Business Administration (Specialization: Finance), **National University of Modern Languages, Pakistan (2008)**
- Bachelor of Business Administration in Finance, **National University of Modern Languages, Pakistan (2007)**

Trainings and projects

- Islamic banking products 2012
- Core banking application 2012
- Three-month project of Data conversion from Standalone Codebase Application to Profile Direct Application 2012

References

Dr Nadeem Khan , Assistant Professor Air University Management Sciences Department
Dr Khurram Shehzad Khan , Assistant Professor at Air University Management Sciences