

Naheed Akhtar

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Cell No:(92) 321 5005545, 332 5151347

Main Dhoke Kala Khan Bazar, Near Nasir Beauty Saloon, Shamsabad, Rawalpindi.

Highly experienced and result-oriented professional with 16+ years of banking leadership (Branch Manager & Operations), combined with strong expertise in Finance, Accounts, Administration, HR, and Teaching. Demonstrated excellence in branch management, customer service, operations control, credit evaluation, team leadership, and academic instruction. Seeking a challenging role in Banking, Finance, Admin/HR, or Education.

PROFESSIONAL EXPERIENCE:

➤ **WORKING AS ACCOUNTANT/COORDINATOR WITH THE MESSAGE SCHOOL & COLLEGE SYSTEMS, SOHAN, ISLAMABAD – APRIL 2022 TO SEPT 2025.**

- Managed fee collection processes and maintained accurate financial transaction records.
- Prepared cash books, bank reconciliations, and other financial statements.
- Maintained and monitored trust accounts and institutional financial records.
- Handled payments and receipts related to various construction projects.
- Managed student admission records, including issuance of admission numbers and maintenance of academic databases.
- Prepared analytical reports related to student admissions, attendance, and academic performance.
- Maintained staff records, payroll processing, and employee documentation.
- Assisted in staff hiring, onboarding, and coordination of staff training programs.
- Maintained stock and inventory records efficiently.
- Coordinated and dealt with regulatory and compliance matters related to FBISE and PEIRA.
- Prepared minutes of meetings and maintained official documentation.
- Worked as Coordinator for one year, supporting academic and administrative operations.
- Used Microsoft Excel for data entry, reporting, trend analysis, and record management.
- Assisted management in decision-making through organized reporting and data tracking.
- Ensured confidentiality, accuracy, and proper maintenance of institutional and administrative data.

➤ **TUTOR AT AIOU, ISLAMABAD-NOVEMBER 2020 TO DATE.**

- Working as tutor to I.Com, BBA , M.Com and MSC (Administrative Science)

➤ **Subjects**

- Cost Accounting
- Advance Accounting
- Principles of Accounting
- Business Reengineering Process

- Business Maths & Statistics
- Management
- Corporate Governance
- Auditing
- Banking Law & Practice
- Total Quality Management
- Information Technology for Financial Services
- Accounting for Financial Services
- Human Resource Management and Organizational Behavior
- Marketing
- Branch Banking
- Business Research Methodology
- Project Management
- Financial Management

Home Tutition | July 2004 – Present

- Teaching all Subjects , Grade I to Matric
- Teaching all Business, Management , Accounting & Commerce Subjects

➤ MCB BANK LTD (AVP) - JULY 21,2004 TO MARCH 31,2020

Working as Branch Manager from August 2012 to March 2020.

Job Description

- To achieve the branch's multi-dimensional growth targets (deposits, advances, cross selling & profit) by sales maximization through strengthening the existing relationships and identifying new business opportunities, while providing quality service coupled with efficient operational controls to minimize all risks by ensuring strict adherence to KYC/AML, SBP & Internal Policies, Processes and Credit Manual / Circulars.
- Train & motivate all front-end staff to develop their technical & core competencies. Lead them as per sales plan for sales maximization
- Formulation & implementation of sales plans to deepen the existing relationships as well as to identify the new opportunities for achievement of branch's multi-dimensional targets (deposits, advances, profit)Complete adherence to Service Management Program through complaint resolution by contiguous review & improvement of processes, practices & resources to ensure that service standards are met for customer retention.
- Evaluation, recommendations and elevation of credit proposal and supervision of all asset related matters.
- Complete adherence to Service Management Program through complaint resolution by contiguous review & improvement of processes, practices & resources to ensure that service standards are met for customer retention.

Placement

- Posted as Branch Manager at MCB, Faizabad Branch, Rawalpindi, since 19th February 2018 to 31st March 2020.
- Posted as Branch Manager at MCB, Naseerabad Branch, Rawalpindi, since 8th September 2015 to 18th February 2018.
- Posted as Branch Manager at MCB, Jinnah Road Branch, Rawalpindi, since 30th January 2013 to 5TH September 2015.
- Posted as Branch Manager MCB, Chaklala Scheme III Branch, Rawalpindi, since 9th August, 2012 to 31st Dec, 2012.

Working as Branch Operation Manager from July 2007 to August 2012

Job Description

- All operation functions including cash & counter Services ,Clearing Accounts Maintenance bake-office functions Remittance /Funds Transfer

- Reporting Pertaining to operations area
- General Service
- Human Resource matters related to Operations staff
- Information Technology related issues
- ATM Management
- Risk And Compliance management
- Service Delivery & Branch Outlook
- Counter Services

Placement

- Posted Branch Operation Manager at MCB, LalKurti Branch, Rawalpindi since 19th April 2011 to 8th August 2012
- Posted Branch Operation Manager at MCB, Rawalpindi Cantt since 27th Jan, 2008 to 4th April, 2011
- Posted at Posted Branch Operation Manager MCB, Murree Road Rawalpindi since July 2007 to 26th Jan, 2008

Posted at Posted GBO since Nov 2004 to July 2007

Job Description

- Remittances, Issuance of Payment Order & Demand Draft
- Handling of Clearing
- Account Opening
- Handling of Foreign Currency Accounts
- Reporting of FC to SBP
- Handling of credit Proposals & Reporting of data.

Placement

- Posted as General Banking Officer) MCB, Murree Road Rawalpindi

OG-III (Probationary Officer)

4-Months comprehensive training in General Banking, Advances and Foreign Exchange held by MCB Staff College, Al-Gilan Building, Rawalpindi from 21st July 2004 to Nov 2004

EDUCATION

<u>Year</u>	<u>Qualification</u>
2018	MS (Management Sciences) COMSATS University, Islamabad
2005	M.B.A (IT) Sarhad University of IT & Management Sciences Rawalpindi.
2003	B.Com Punjab University, Lahore

PROFESSIONAL QUALIFICATION IN BANKING SECTOR

DAIBP (Stage I & II)

- Business Communication for Financial Services
- Introduction to Financial Systems and Banking Regulations

- Information Technology in Financial Services
- Branch Banking.
- Accounting for Financial Services;
- Lending: Products, Operations and Risk Management
- Human Resource Management and Organizational Behavior
- Economics.
- Marketing of Financial Services
- Agricultural Finance

Professional Courses/Seminars:

- One-day workshop on “Customer Services” conducted by MCB Staff College in 2005.
- One week course on “FC Accounts, Opening of LC, Inco-terms etc” conducted by MCB Staff College in 2005.
- One day Workshop on “Scrutiny of L/C Documents” conducted by MCB Staff College in December 2005.
- One-day course on “Stress and Time Management” conducted by MCB Staff College in 2006.
- Two day course on “ATM balancing and Claim settlement” conducted by MCB Staff College in 2006.
- One day workshop on “Problem Solving & Decision Making” conducted by MCB Staff College on 24/04/2007.
- One day workshop on “KYC & Anti-Money Laundering” conducted by MCB Staff College on 25/04/2007.
- One day workshop on “Credit Limit Structuring” conducted by MCB Staff College on 11/05/2007
- One day workshop on “Problem Loans” conducted by MCB Staff College on 18/05/2008.
- One day workshop on “KYC & Anti-Money Laundering” conducted by Institute of Bankers of Pakistan in 2009.
- One day course on “CDD/EDD” conducted by Institute of Bankers of Pakistan in 2009.
- One day workshop on “KYC & Anti-Money Laundering” conducted by MCB Staff College in 2010.
- One day workshop on “Negotiable Instrument Act 1881” conducted by MCB Staff College on 2010.
- One day workshop on “Cross Selling” conducted by MCB Staff College in 2011.
- One day workshop on “Internal Control & Operational Issues” conducted by MCB Staff College in 2011.
- One Day Course on “MCB Lite” conducted by MCB Staff College in 2013.
- One Day Course on “Sales Techniques” conducted by MCB Staff College in 2014.
- One Day Course on “KYC/AML” conducted by MCB Staff College in 2015.
- One Day Course on “Effective Sales Skills” conducted by MCB Staff College in 2015.
- One Day Course on “KYC/AML” conducted by MCB Staff College in 2015.
- One Day Course on “Foreign industry & Firms Account Opening, Remittances Prov & Reg.” conducted by MCB Staff College in 2017.
- One Day Course on “Account Opening & Remittance w.r.t CPEC” conducted by MCB Staff College in 2017.
- One Day Course on “Revised KYC/CDD/AML” conducted by MCB Staff College in 2017.
- One Day Online Course on "Critical Thinking-Master Decision Making & Problem Solving" from URCOURS on 17th December 2020
- One Day Online Course on "Improving your Personal Productivity" from URCOURS on 18th December 2020
- One Month Online Course on "Converting Challenges into Opportunities" from COURSERA (UC San Diego) on 18th December 2020

Achievements

1. Award for Best Operations in 2009
2. Certificate of Appreciation for outstanding Performance in Sales, “JS Principal Secure Fund II”, for the Year 2010.
3. Certificate of Appreciation on achieving “Fair” Audit rating for the Year 2012
4. South Africa-Cape Town Convention qualified for the year 2014-15.
5. Thailand Convention qualified for the year 2015-16.
6. Spot Award in February-2016
7. Certificate of Appreciation for outstanding Performance in Sales, “Investments”, for the Year 2016.
8. Special Bonus by President for achieving Deposit Size of 1 Billion in 2016.
9. Certificate of Appreciation for outstanding Performance in Sales, “Investments”, for the Year 2017.
10. Employee of the Month in 2017
11. Cash Prize for Highest Sale of C4U for Q-2-2017
12. Highest Sales “ MCB Lite Card” for 2017
13. Appreciation Award for Highest score in Customer Experience for month of July 2018

15. Winner of “Investment Promo” in 2018
16. Employee of the Month Aug-2019.
17. Winner of “Investment Promo” in 2019.
18. Letter of Appreciation from “The Message School & College System”, Main Bazar, Sohan, Islamabad on 25th Feb 2023.

SKILLS

- In-House Visiting Faculty Member of MCB L & D Center-North, Rawalpindi.
- Internship as Senior Teacher at Allied School Morgah Campus, Rawalpindi from Jan 2016 to March 2020.
- 3-Months course of E-Commerce from Abacus College of IT and Management, 6th Road, Rawalpindi.
- 3-Months course of “Freelancing” from DigiSkills in 2023.
- 3-Months course of “Creative Writing” from DigiSkills in 2023.
- 3-Months course of “Communication and Soft Skills” from DigiSkills in 2023.
- Good communication and interpersonal skills.
- Can easily operate and handle computer & related software of different nature

PERSONAL INFORMATION

Father Name:	Muhammad Ashraf Qureshi
CNIC No. :	37405-6539986-6
DOB:	10 th May 1983
Domicile:	Rawalpindi (Punjab)

REFERENCES

Can be furnished upon request