



# MUHAMMAD BINYAMIN

Ali Pur Chattha , Distt: Gujranwala  
Punjab, Islamic Republic of Pakistan  
Email: Bean.mughal1122@gmail.com  
Cell # : +92-304-862-8987 [PAK]  
**MOB# : +971-589535303 [UAE]**

## OBJECTIVE

To join a successful and professional organization, where I can maximize the skills & experience in the discipline, Finance and Accounting, efficiently & effectively. Believes in customers satisfaction, motivation, problem solving, loyalty as well as honesty.

## EDUCATIONAL QUALIFICATION

### **DIPLOMA IN ACCOUNTING S/W**

**JULY, 2017**

PAPTECH COLLEGE OF INFORMATION TECHNOLOGY & COMPUTER SCIENCE.  
SECURED **A+ GRADE**, HAS BEEN COMPLETED IN JUL-2017  
[WWW.PAPTECH.EDU.PK](http://WWW.PAPTECH.EDU.PK)

### **BACHELOR IN COMMERCE - B COM**

**SEPTEMBER, 2016**

SUPERIOR COLLEGE OF COMMERCE, GUJRANWALA.  
UNIVERSITY OF PUNJAB (P.U), LAHORE  
[WWW.PU.EDU.PK](http://WWW.PU.EDU.PK)

### **INTERMEDIATE IN COMMERCE - HSSC**

**SEPTEMBER, 2014**

GOVERNMENT CH.ILAM DIN COLLEGE, ALI PUR CHATTA, GUJRANWALA.  
BOARD OF INTERMEDIATE & SECONDARY EDUCATION, GUJRANWALA (BISE GUJRANWALA)  
[WWW.BISEGRW.COM](http://WWW.BISEGRW.COM)

### **SECONDARY SCHOOL CERTIFICATE IN SCIENCE - SSC**

**AUGUST, 2012**

GOVT. HIGH SCHOOL ALI PUR CHATTA, GUJRANWALA.  
BOARD OF INTERMEDIATE & SECONDARY EDUCATION, GUJRANWALA (BISE GUJRANWALA)  
[WWW.BISEGRW.COM](http://WWW.BISEGRW.COM)

## EXPERIENCE

- ➔ Appointed Remittance Relationship Manager in **MCB Bank LTD**  
19-Oct 2020 To 31-Dec-2021
- ➔ Appointed Customer Services Officer in **U Micro Finance Bank Ltd**  
05-Sep 2019 To 31-Mar-2020
- ➔ Appointed Accountant in **Chenab Particle Board (pvt) Ltd.**  
01-May-2018 to 31-Aug 2019
- ➔ Appointed As Internee in **Askari Bank Limited.**  
16-Feb-2018 to 16-Mar-2018.

## Software Skills

- Microsoft Office
- Peach Tree
- Sage
- Global Software
- PIBAS Plus
- All Windows Versions

## Major Subjects

- Business Communication
- Economic Development of Pakistan
- Advance & Cost Accounting
- Principles of Management
- Business Law
- Introduction To Computer
- Principles of Marketing

### **KEY RESPONSIBILITIES PERFORMING IN MCB BANK LTD**

- Achieve the assigned home remittance conversion and the current deposit mobilization targets on a monthly basis as set by the management through potential counter customers and any other referral
- Conversions from funds for "Other Banks", where MCB act as intermediary bank
- Remittance Accounts opened through referral from ETB remittance Customers
- Ensure that all NTB Accounts are activated by receiving their first remittance within 90 days from Account opening
- Ensure issuance & activation of debit card against eligible customers to reduce over the counter transactions
- Building positive relationships with customers
- Assisting with generating new business
- Resolve customer complaints quickly and effectively
- Promote high-quality sales, supply and customer service processes
- Approach potential customers to establish relationships

### **KEY RESPONSIBILITIES PERFORMING IN U MICRO FINANCE BANK LTD:**

- Responsible to guide customers about different products, Bank policies and requirements regarding different types of accounts
- Replying to customer queries regarding Account opening form
- Account opening/ Scrutiny of account opening form receipt of initial deposit, input into the system, generation of account number
- To make sure that KYC should be properly filled in
- To meke sure that the entire specimen signature cards should be scanned properly
- Issuance of different types of certifactes
- Maintain the data of Zakat , Hold mail ,Dormant accounts and undelivered mails
- Responsible to process and check that all cheque books are delivered on time
- without any printing error
- Responsible for all account closing and to make sure that the charges should be
- deducted and profit (if any )paid befor closure
- Responsible to properly record the Account Opening forms as per bank `s
- Operational Manual
- Ensure post sale services to the client

### **KEY RESPONSIBILITIES PERFORMING IN CHENAB PERTICLE BOARD (PVT) LTD:**

- Working as **Cash Manager** as an extra Responsibility granted by Management
- Authentication of All Kind of Cash& Credit Daily Purchases
- Authentication of All Kind Of Cash & Credit Daily Sale
- Authentication of Daily Enteries, Balancing of Related G.L` s.
- Maintaining of Ledger Books.
- Maintaining of Monthly Stock and Report To Management.
- Making Monthly Salaries, and Also Maintain Advances of Labour.
- Making of **IGP & OGP** and Maintaining Records.
- Cash Receiving & Payments and Balancing.
- Compiled All Enteries on a Short Shedule With Nearly 100% Accuracy.

## CERTIFICATES & COMPUTER SKILLS

- Certificate of Completion "Peach Tree Accounting Software" From Papttech.
- Certificate of Completion Four Weeks of **Internship** From Askari Bank limited.
- Have Good Knowledge Microsoft office Applications.
- Have Good Knowledge To Use **Sage & Global Software.**
- Ability To Write Coherent Report on Computer (Daily, Weekly, and Monthly..etc)

## OTHER SKILLS

- Have Good Skill For Sale & Marketing For any Kind of Business.
- Have Very Good Business and Progressive Mind.
- Have Full Confidence Some Planing and Ideas To Get Good Business.
- Have Hard Working Professional Attitude.
- Strong Team Working Skills.
- Can Work as an Individual and as a Team Member.
- Willingness To Learn.

## PERSONAL INFORMATION

NATIONALITY	:	PAKISTANI
VISA STATUS	:	VISIT
VISA EXPIRY	:	30-03-2022
RELIGION	:	ISLAM
DATE OF BIRTH	:	26-07-1996
MARITAL STATUS	:	MARRIED
LANGUAGES	:	URDU, ENGLISH, PUNJABI
HOBBIES	:	READING ISLAMICS BOOKS,NEWS COLUMNS, THNINKING TECHNIQUES FOR PROBLEMS SOLVING, INNOVATION IN WORK, BEDMINTON, PHOTOGRAPHY, PROOF READING.

## REFERENCES

### **Mcb Bank Ltd.**

Mr.Muhammad Waqas Sherazi

Branch Manager

Cell: +92 300 7476638

### **U Bank Ltd.**

Mr.Umar Farooq

Branch Manager

Cell: +92 333 1908730

### **Chenab Particle Board(pvt) ltd.**

Mr. Jawad Azher Mirza

Director

Cell: +92 322 8206500

### **Askari Bank Ltd.**

Mr. Usman Riaz Chatha

Branch Manager

Cell: +92 300 8646440

I hereby certify that the above information is true and correct to the best of my knowledge and belief.

**Muhammad Binyamin**