

ASHFAQUE AHMED

Flat No. 1006, Block 10,
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ACADEMIC QUALIFICATION:

<u>DEGREE/CERTIFICATE</u>	<u>NAME OF INSTITUTION</u>	<u>PASSING YEAR</u>
Masters of Business Administration	Institute of Business Management	2019
BS Commerce	Institute of Business Management	2016

WORKING EXPERIENCE:

Company : Summit Bank Limited
Designation : Credit Analyst
Period : September 2019 – Till now.

JOB DESCRIPTION:

- ✓ To review & process credit proposals range from corporate, Commercial to small & medium Enterprises by conducting through credit analysis of customer on the basis of their financial statements, e-CIB etc. Keeping in view their financial needs. At the time of annual renewal of proposal, analyze the performance of the borrower & to give judgment within established turnaround time (TAT).
- ✓ Coordinate with RMs & BU relating to credit proposals & discuss the pros & cons about taking exposure.
- ✓ To ensure that the facilities are adequately secured & are in line with the bank's approved credit policy.
- ✓ Preparing CCC review sheet for credit exposure of Rs. 200 Mn & above.
- ✓ Ensure compliance of SBP Prudential Regulations & Bank's Credit Policy.
- ✓ Prepare sanction advise after necessary credit approvals by the competent authorities.
- ✓ Covid-19 monitoring and watch list accounts reporting to SBP.

WORKING EXPERIENCE:

Company : Mandi Express (pvt) Ltd.
Company's Business : Online Vegetables and Fruits store
Designation : Finance Executive
Period : March 2018 – August 2019.

JOB DESCRIPTION:

- ✓ To prepare Final Accounts.
- ✓ Dealing with Banks. Check receipts and deposit in banks by customers and payment through bank to suppliers/vendors.
- ✓ Preparation of all sorts of Receipt, Payment Vouchers, Journal Vouchers, Sales Vouchers, purchase vouchers and data entry in Google sheets.
- ✓ Reconciliation of accounts with customers, suppliers and related parties on regular basis in compliance with company policy.

- ✓ Preparation of Payroll including monthly salaries, loan, advances. Confirm timely payment of pay roll, bonuses and other benefits and final settlement
- ✓ Monitor all Receivables. Circulate aging report and follow up with customers and respective sales person for settlement of customer accounts.
- ✓ Monitor all Payables. Ensure prompt payment to suppliers/vendors on successful completion of transaction and credit days.

WORKING EXPERIENCE:

- ✓ Company : Sajid & Co Chartered Accountants
- ✓ Company's Business : Chartered Accountants
- ✓ Designation : Intern

JOB DESCRIPTION:

- ✓ E-filing of income tax returns of individuals
- ✓ External Audit, Final Accounts preparation and Feasibility reports

PROFESSIONAL SKILLS:

- ✓ Quick learner of new things, ability to work under pressure and flexible.
- ✓ A team player and ability to handle multi tasks and take responsibilities and ownership.
- ✓ Self-motivated, Self Confidence, positive and loyal to the duties and obligation.
- ✓ Always try to play role for problem solving rather the problem creating.