



Muhammad Akmal
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OBJECTIVE

Self-motivator and possess the zeal to learn all phases of Credits, Governance, Operations and Data Analysis by utilizing my acquired skills & relevant knowledge for a challenging opportunity, which would help in materializing organizational & personal goals

EDUCATION AND QUALIFICATIONS

Government College University, Lahore, Pakistan	2007
M.Sc. Economics, specialization in ACCOUNTING	
Government College University, Lahore, Pakistan	2004
B.Sc. (Pre-Engineering)	
Government College University, Lahore, Pakistan	2002
Intermediate. (Pre-Engineering)	
Crescent Model Higher Secondary School, Lahore, Pakistan	2000
Matriculation. (Science)	

SUMMARY OF SKILLS

- Expertise in various Accounting and Fraud Investigation Techniques
- Expertise in Data Analysis and Risk Assessment
- Excellent Communication and Presentation skills
- Expertise in Credit assessments
- Expertise in running Governance Control Functions in Business Division

PROFESSIONAL EXPERIENCE SUMMARY

1	Telenor Pakistan.	Assistant Manager Governance, Operation & Planning
	Business Division	Nov 2018 - till date
2	Telenor Pakistan.	Channel Operations Specialist
	Sales & Distribution	April 2018 till Oct 2018
3	Telenor Pakistan.	Team Lead Channel Operations
	Sales & Distribution	1st February 2018 till April 2018
4	Telenor Pakistan.	Business Development Specialist
	Sales & Distribution	28th March 2016 - 31st Jan 2018
5	Telenor Pakistan.	Financial Operations Specialist

	Financial Control - Financial Operations	1st August 2013 to 27th March 2016
6	Telenor Pakistan.	Financial Operations Executive
	Financial Control - Financial Operations	1st May 2012 to 31 st July 2013
7	Telenor Pakistan.	Credit Executive
	Finance - Risk & Assurance Management	25th March 2010 to 30th April 2012
8	Telenor Pakistan.	Credit and Fraud Officer
	Finance - Credit and Fraud Department	17th March 2008 to 24th March 2010
9	Standard Chartered Bank	Assistant Credit Analyst
	Credit Initiation Unit	1 st February 2007 to 16 th March 08
10	Planning & Development Govt. of Punjab	Internship
	World Trade Organization Cell	1 st Jan to 30 th Jan 2007
11	AASA Consulting Co.	Enumerator
	Research & Development	12 th June to 12 th Sep 2006
12	Bank Alfalah Ltd.	Internship
	General Banking	2 nd Jan to 3 rd March 2004

PROFESSIONAL EXPERIENCE

TELENOR PAKISTAN

05th Nov 2018 till

date

Assistant Manager B2B Governance, Planning & Operations -GSM & FS

- NWD leadership role in Governance, Operations and Planning in Business Division
- Managing Channel planning, Target Setting and Daily Sales Tracking for winning year ambition
- Growth management and strategies for must WIN battle
- NWD inventory management which includes devices and SIM stock
- Security Deposit Waiver Request processing and arranging Credit Deviation approvals after assessing business risks
- Devices forecasting and timely liquidation of inventory stock
- Played a pivotal role in running Modernization Project in Year 2020
- Developing Governance Controls which ensured that every sale must intact as per required policy and process
- Digitization of existing process for simplified solution management
- Stakeholders Management while ensuring regional team for provided immediate support to all business partners
- Managing Channel Funds Reconciliations and ensuring no variance at location

- Cash, Cheques, Online and Credit Card Payments record keeping management at location
- Tax challan management (B2B Division)

Key achievements:

- Awarded as consistent performer for the year 2019 in Business Division
- Shifting of payments from Cash/Cheque with Online

TELENOR PAKISTAN

May 2018 - 04th Nov 2018

Channel Operations Specialist – Sales & Distribution

- Headed GSM and FS devices end to end for East region
- Managing floats of FS and GSM
- Taking care of FS reporting side
- Developing new processes pertaining to BVS and Operational support.
- Ensure channel readiness for smooth operation of the Channel teams through backend support
- Managing all types of campaigns

Key achievements:

- Awarded as Go Getter Award on Q3 performance
- Inducted RSO CBOM Model as well while ensuring/Utilizing budget to the optimal level with best outputs in distribution numbers

TELENOR PAKISTAN

1st Feb 2018 - April 2018

Team Lead Channel Operations – Sales & Distribution

- Manage all the operational activities pertaining to the channel primarily BVS projects, FS and devices
- Developed new processes pertaining to BVS devices related issues and its relevant Operational support.
- Ensure channel readiness for smooth operation of the Channel teams through backend support
- Performing audit against BVS devices and Secugen Devices
- Effective Vendor & Stake holder management
- Executing new projects pertaining to Operational excellence

Key achievements:

- Awarded as Go Getter Award on Q3 performance

- Inducted RSO CBOM Model as well while ensuring/Utilizing budget to the optimal level with best outputs in distribution numbers
- Developed FS query Dashboard
- Automate Franchises Receivable / Payable Report - Counter Activities
- Change in New Retailer Addition Process
- Design FS Reported Cases Dashboard

TELENOR PAKISTAN

Feb 2016 – 31st Jan 2018

Business Development Specialist – Sales & Distribution

Responsibilities:

- E-Load Retailer Engagement Campaign Communication
- Budget management
- Budget Forecasting
- BVS Retailers Enablement while Enabling Active and Dormant Retailers
- New Site Activation performance analysis and assurance of its development execution through ADE's
- MNP Drive and Increase in MNP Retailers
- FCA Activities along with Campaign Designing and communication till commission disbursement end to end
- Devices Enablement Ensuring Devices at all BVS Retailers Initially
- Internet Dukaan Project Ensuring all retailers must be 100% enabled
- BDO Project Tagging and Tracking
- Institutionalize Sales FCA Stall activities, Canteens empowerment with Telenor Products
- Market Intelligence Report Zone wise performance of all 5 Competitors
- Retailer's advocacy and capability development Retailer advocacy with Training \
- Effective communication and engagement of top retailers
- FS Institutionalize activities
- Regional events management
- Vendor management, Taxation, Budget Initiation and follow up of PR/PO process Liaison with vendors for timely execution
- Regional visits while having market intelligence as what other competitors are doing

Key achievements:

- Awarded as employee of quarter Q3 2017 in C2 Region
- Getting on board 5 units for institutionalize selling while empowering alternative channel
- Awarded as Employee of the Year 2016 in Business development role
- Nominated as AKD award in first quarter of new joining in S&D
- Automate Market Intelligence Report
- Getting on board Bilal Travels for NWD terminal branding

- Making retailer addition and MNP dormant retailer activation days
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TELENOR PAKISTAN

May 2012 – Feb 2016

Financial Control Unit - Financial Control Analyst

Responsibilities:

- Provide **timely support** to Stakeholders for reports related queries i-e Daily closing variances, receipts related issues, Commission and Tax data reporting etc.
- Provide quality reports/data that help stakeholders (S&D, Easy Paisa, IT etc.) for various analysis and decisions making
- Implement receipt verification mechanism (All TP Collections from single point)
- Resolution of tax issues pertains to financial control invoices of business
- Ensuring timely closing with no variances at all sales and services locations
- Close Funds or inventory embezzlement within 24 hours. (escalation or resolution)
- Conduct **audit** in responsible locations to ensure that all funds and company inventories are intact as per company regulations
- Appointed as region head in Company's Cluster based operating module (CBOM)
- 100% reconciliation of internal and external Corporate Location with no unrecorded, un-reconciled, Excess, Short, Un-identified Funds or Inventory
- Complete Controls over Channels (S&SC, Franchisees, Corporate Sales etc) and ensure that any chance of funds or inventory leakages has been eliminated (ICC)
- Provide nonstop support to Business channels
- Coordinate with TB/FS Team and minimized Operational and reporting hassle.
- Implement new process and medium (IVR, net banking etc) of collections to ensure 100% online collection
- Bring collections to 100% online and Sustain maximum achieved figures of online Collection
- Sign SLA with Credit Planning Team for Regional Operations
- Implement Credit Policies in Regions
- Streamline Regional Operations
- Develop & structure credit scoring criteria and set credit limits for the use of company, refer to the collection group for implementation and advise on progress

Key achievements

- Developed FS Day end closing sheet which help our NWD Franchises to smoothen their day end closing and mitigating their daily working man hours.
- Conducted **trainings on Customer Centricity** which is a **Telenor** company goal and trained 57 **employees** of Telenor Pakistan
- Conducted **interviews** as a **Finance** member in the interviewer panel for hiring new franchises In Central region of Pakistan
- Awarded as **Value champ** for the **year 2015 – Q2** in financial control unit department
- Awarded as **Value champ** for the **year 2014 – Q4** in financial control unit department

- Awarded as **Value champ** for the **year 2013** in financial control unit department
 - Got exceed expectations ranking as per goals assigned by department for the year 2013
 - Making **history** of standing all Telenor sales & service centers location at **0 funds variance** amount
 - Streamlining Fin ops operational tasks, designing responses to create operations **more effective** and **well-designed** like
 - Responses on waiver anomalies streamlined after having discussion with C&F team, and creating one window operations Visibility
 - Sharing consolidated responses on pending lines which resulted in smooth monthly closings, and creating one window operations Visibility
 - Making **history** and got appreciation from **management** of getting TP cash stands at **"0"** receivables and still striving best to stand collection as minimal level
 - Creating **competition** in **C1 S&SC's** so that they must stand at **"0" funds variance**
 - Awarded in the form of appreciations from respective stakeholders as True team player
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TELENOR PAKISTAN

April 2010 – April 2012

Revenue Assurance & Credit Management - Credit Executive

Responsibilities:

- Developed and tested credit policies and processes.
- Making flow charts of different credit operations policies and processes.
- Assembling provisioning of different credit streams nationwide.
- Processed write off against default customers of different credit streams for the year of 2011 from extraction till approval gathered.
- Assessed risk-oriented creditworthiness of SMEs and individuals based on financial statements/documents
- Assigned and coordinated recovery of debt and monitored performance of collection agencies to help in achieving departmental targets.
- Visited highly profile companies like (Metro Cash and Carry, Food consultants, National communication Services (Dunya TV), AMI Pakistan, Ali Akbar Group, Riaz Bottlers, Optimedia, Satalliance, Tracking world, Chughtai Lab, High Noon Labs, Yousaf Weaving Mills and many other groups/companies like wise for evaluation of their credit credentials.
- Perform regular reporting and analysis and share it with higher management like (event rating analysis, provisioning of postpaid numbers and other credit streams, postpaid collection performances, exceeding credit limits numbers and allocation of debt to recovery agencies)
- Regular processing of postpaid and other credit streams write-off by obtaining the approvals from higher management

Key achievements

- Design recovery agency management process NWD to streamline recoveries of default accounts.

- Provide training to recovery agencies as to how to manage recovery follow ups while travelling different offices of Telenor Pakistan
- Maintained 98% collections of Central-1 region which is more than company assigned targets
- Maintained 10% collection targets as assigned by management of defaulted accounts of C1 region
- Delivered trainings sessions to respective business units to keep ensured that every channel is aware of respective credit policies and processes
- Deliver trainings sessions to Franchise channels while giving understanding about the definition of fraud

TELENOR PAKISTAN

17th March 2008-March 2010

Revenue Assurance and Fraud Management - Credit & Fraud Officer.

Responsibilities

- Assessed risk-oriented creditworthiness of SMEs and individuals based on financial statements/documents
- Analyze all replacement & modification cases at national level highlighted by concerned stakeholders
- Monitored fraud control reports
- Conducted fraud investigation reports against fraud identified in daily credit limit monitoring cases
- Took care of recoveries of default customers
- Managed recoveries from Employee VIP customers

Key achievements

- Nominated ***twice as employee of the month*** while working as a credit and fraud officer at Telenor, 2008-2009
- Achieve first ever highest target in recovery in comparison of other regions after having great follow up with recovery agencies 3rd party vendors
- Given training to all S&D and franchise staff on credit policies and processes in S&D forum

STANDARD CHARTERED BANK

1st February 2007 to 16th March 08

Credit Initiation Unit - Assistant Credit Analyst

Responsibilities:

- Standard Chartered Bank Pakistan (SME) Program Based Lending and Wealth Management, CIU from Feb, 07.
- Qualitative analysis and review of applications, Income Estimation.
- Property Appraisal reports, Legal Opinion & Verification Reports
- Anomalies to be discussed with firms & resolved
- Decision at Stage in accordance of approved policies

- Maintain daily CIU MIS to monitor the file status, decisions, and discrepancies
- Maintaining MIS of Capping position (Deviations)
- Make KCS on monthly bases of SME/WM products
- Value addition in the process flow to maintain quality of decision
- Co ordinance with COPS, Policy & Sales to resolve the issue
- Scrutinize and sanction cases based of criteria set by Credit Policy
- Preparing the organizational chart and process flow of different products

Key achievements

- Appointed as Team leader in making business units evaluated credit limit files
- Made credit limit files from 1million to 30 million PKR

AWARDS/ACHIEVEMENTS (NON-PROFESSIONAL)

- Awarded **first** prize in **Quran recitation** and **Naat**, 1989-1999
- Awarded **first** prize in **National Songs competition** on school level and national level, 1989-1999
- Consecutive **five** years **first** position award of best Qirat in junior section crescent model high school
- **Second** prize in **National Song Competition** at children complex, Lahore, 1993
- Worked as member of both Economics society and music society of GCU, 2000-2006.
- Sung two songs in **ATV program Urdu Club** and they both got on air as well
- Got two months training in **PTV** for a news caster as well after qualifying their news caster criteria
- **Coordinator** of **Ravian Economist Alumni**
- **Prefect** in tenth grade crescent model high school

PUBLICATION

Essay on '**Inflationary Trends in Pakistan Economy**' has been published in ECONO MAG 2007, GC University Lahore, assisted in the designer of ECONO MAG 2007

COMPUTER SKILLS

Microsoft Office Suit, SPSS, SQL.

PERSONAL INTEREST

Cricket, Badminton, Music, Newspapers, Politics and Magazine reading.

REFERENCES WILL BE FURNISHED UPON REQUEST

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