



# UMAR HAYAT AZEEM CHUGHTAI

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Bagh Lahore

## Work experience

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**BANK AL HABIB LTD**  
Officer Grader I

26-April-2016 — Present

## Job Nature

### Account Opening Department:

#### MAIN DUTIES & RESPONSIBILITIES

- Receive request from the customer for opening of account in BAH: carry out detailed discussion with the customer and collect basic information about the customer.
- Provide AO form, specimen signature card, ATM card form, Internet banking form and brochure of products to the prospective account holder.
- Ensures that all required forms are filled properly.
- Examine the Introducer's identity and verification of signature if introduced by existing account holder.

### Remittance Department:

#### MAIN DUTIES & RESPONSIBILITIES

- Ensures that the request for issuance of demand draft/ pay order/TT is on the standard Application Form and all required details are properly filled.
- Calculates and ensures that charges such as commission, excise duty etc. applicable on the remittance as per effective schedule of charges of the bank have been recovered.
- Ensure that the payment is received either in cash or through debit of customer's account before effecting the transfer of funds.
- Ensure that all the requirements/ instructions issued by the bank or regulators are fully complied.
- Ensure to respond the incoming IBCAs after proper verification of test and signature.
- Ensure to follow Bank's instructions and procedure on receipt of customer's request for cancellation of DD/PO.
- Preparation and submission of periodical reports.

- Receipt of customer's applications for online transfer of funds and passing the entries for payment as per Bank's defined/procedure.
- Entries of In ward and Out ward Mail
- Clearing In ward and Out ward
- Bills Collection
- Marketing
- To run EOD as per Branch Scheduled

## Education

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<b>M.COM (2 Years)</b> National University of Modern Languages	2013 — 2015
<b>B.COM (2 Years)</b> University of Punjab	2011 — 2013
<b>I.COM</b> Govt. Islamia College Civil Lines, Lahore	2009 — 2011
<b>Matric</b> Govt. central model school rattigan road lahore	2007 — 2009

## Short Courses

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- MSOffice
- PeachtreeAccountingSoftware

## Interests

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- Crickek
- Bedminton

## References

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References available upon request.

## Qualifications

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