

# Samreen Munawer

Dedicated and detail-oriented banking professional with over 11 years of experience at Habib Bank Limited (HBL). Highly skilled in account management, cash handling, and operational efficiency. Recognized for excellence in service delivery, team management, and maintaining compliance with banking policies. Awarded Best Cash Officer and Best CSO (Pan Pakistan) for outstanding performance and customer service excellence.



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Seef, Manama, Bahrain

Pakistani

## WORK HISTORY

November 2018 to current

### **CSO operations consultant**

**Hbl**, Bahawalpur, Pakistan

- Led cross-functional teams for improved interdepartmental collaboration.
- Analysed performance metrics, identified areas requiring improvement.
- Streamlined workflow processes, improved overall productivity levels significantly.
- Accounts
- Operations

January 2014 to current

### **Operations Manager**

**Habib Bank Limited (HBL)**, Bahawalpur, Pakistan

- Managing all branch operations including accounts, cash handling, and reconciliation.
- Responsible for account openings of nationals, foreigners, government, and corporate clients.
- Ensuring compliance with internal policies and regulatory frameworks.
- Training and supervising operations staff to maintain accuracy and efficiency.
- Achieved 'Best Cash Officer' and 'Best CSO' certifications across Pakistan.

## SKILLS

- Banking Operations & Account Management
- Cash Handling & Reconciliation
- Customer Service Excellence
- Team Leadership & Training
- Compliance & Risk Management
- Communication in English & Urdu

## EDUCATION

### **MSc Economics**

**Bahauddin Zakariya University**,  
Multan

## LANGUAGES

**English, Urdu:**

## CERTIFICATIONS

Cso from hbl  
Cash officer

## ADDITIONAL INFORMATION

Bahrian on visit visa

Interested doing job here in accounts