



Al Salam Bank
Head Office
Bahrain

8 March 2025

Honorable
HR Manager

****Attached is my CV for your reference.****

I have extensive experience working with various banks and an automotive engineering company, holding positions at different levels. My professional journey includes:

1. ****Manager, Digital Bank Fintech**** (2016–2018) (United Bank Limited)
2. ****Manager, Customer Services, Procurement, and Operations**** (2006–2018) (United Bank Limited)
3. ****Branch Services Operations Officer**** (2005) (National Bank Of Pakistan)
4. ****Finance Executive**** (2004) (Dewan Automotive Engineering Limited)

****Contact Information**:**

Feroz Alam

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ferozaalam1978@gmail.com

Your's faithfully,

FEROZ ALAM 4210199969453

MANAGER DIGITAL BANK (FINTECH) & MANAGER OPERATIONS BRANCH BANKING CONVENTIONAL & ISLAMIC



CONTACT

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ferozaalam1978@gmail.com



L 748 Sector 5C3 North
Karachi Karachi Pakistan



EDUCATION

1990 - 1991

BCOM | COMMERCE

University Of Karachi

Pakistan | Karachi | Pakistan

Commerce

1986 - 1987

PROFESSIONAL PROFILE

Board Of Intermediate

Education Karachi Pakistan |

Karachi | Pakistan

Science

1983 - 1984

SSC | SCIENCE

Board Of Secondary

Education Karachi Pakistan |

Karachi | Pakistan

Science

1993 - 1993

SHORT COURSE

MARKETING | MARKETING

(IBA) Institute Of Business

Administration Karachi

PROFESSIONAL EXPERIENCE

Manager Digital Bank (Fintech) & Manager Operations Branch Banking
Jan 2006 - Aug 2018

United Bank Limited
United Bank Limited
Karachi Pakistan, Pakistan

Financial planning systems controls Budget preparation with coordination top Management To ensure smooth banking Operations & Management Security supervisions to facilitate customers & to provide them peace of mind. Evaluated and determined approval of loan and credit requests Maintained database of all banking transactions. Handled incoming calls and responded to client emails.

I am a competent, loyal, hard working employee with the ability to achieve tasks when working alone or as part of a team. Conscientious Banking as a management team adept at all facets of bank operations and management procedures. Especially skilled at determining office needs and assessing the needs of banking personnel through comprehensive digital operational management and staffs scheduling. Specialize in streamlining digital banking operations through efficient management.

procedures. Ensured that all client account information was kept confidential. Maintained ongoing relationships with local businesses. Evaluated computer banking systems and databases. Courteously responded to customer

TECHNICAL SKILLS

****Digital Banking & Fintech**:**
Expertise in Polaris Banking and men-less banking solutions. -
****Retail Banking**:**
Proficient in both conventional and Islamic banking systems. -
****Procurement**:**
Managed offams booking for district branches and updated audit records for supply chains. -
****Customer Satisfaction**:**
Strong focus on leadership, communication and problem-solving. -
****Risk Management**:**
Skilled in

inquiries. Addressed customer account issues. Ensured compliance with state and federal banking regulations. Provided ongoing feedback to staffs. Tracked loan payments and addressed late payment issues. Assisted customers with the loan application process. Performed quarterly internal audits. Monitored staff performance and provided weekly evaluations. Maintained inventory of banking supplies. Supervise all digital operational works Replenish the debit card stationery into the debit card printer Replenish starter cheque leaves into the printer Balancing of General Ledger (Cash in Polaris GL Code) on daily basis Booking of expenses pertaining to digital branch Check the refreshment vending machine on daily basis Supervise cash replenishment in APTRA machine Check and watch all account opening process Check and watch all debit card issuance process Check and watch all starter cheque issuance process Check and watch cash deposit /cash withdrawal/ Cheque Encashment / Funds Transfer through Cheque /without cheque/ Deposit of Outward Clearing Cheques process Supervision (Fintech Digital Bank)

Manager Digital Bank
Aug 2016 - June 2018

decision-making, budget management, and inventory control. - **Project Management Experienced in business development, financial statement analysis, and loan application processing. - **Branch Management Adept at compliance, data analysis, and customer relationship management - **Team & Time Management Proven ability to manage teams, meet deadlines, and enhance operational efficiency. - **Banking Software & Digital Platforms** Proficient in digital payments,

United Bank Limited (Digital Bank Fintech Polaris Digi0699 Branch) IBA Karachi Pakistan
United Bank Limited (Digital Bank) (Fintech Polaris Digi0699 Branch) IBA Karachi Pakistan, Pakistan

Operations Officer
Mar 2005 - Nov 2005

National Bank Of Pakistan
National Bank Of Pakistan, Pakistan

Finance Executive
May 2004 - Jan 2005

Dewan Motors Limited
Dewan Automotive Engineering Limited Hub Karachi Baluchistan Pakistan, Pakistan

Own Business
Sep 2018 - Nov 2023

Asian Dying & Bleaching
North Karachi Industrial Area Karachi, Pakistan

LANGUAGES

English

Urdu

HOBBIES

Research

AWARDS

Branch Operations

Audit Computerised records Updating for Venders and Supply chains

Dying & Bleaching

mobile banking, and leveraging data analytics to improve customer experience.

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****Regulatory Knowledge**:**
In-depth understanding of banking regulations and their implementation.

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****Interpersonal Skills**:**
Strong networking abilities and a focus on managing internal customer satisfaction.

REFERENCE

Will be furnished on request
:Reference name

Title: Certificate of participation in-HOUSE TRAINING PROGRAM

Issuer Name: United Bank Limited Staff College

Year: 2007

Month: November

Description: General Banking (Branch Operations)

Title: Certificate of recognition (DASH BOARD Scores cards)

Issuer Name: Head of South Culuster (Conventional) United Bank Limited

Year: 2013

Month: April

Description: Branch Operational & Administrative performance recognitions

Title: Shariah Training

Issuer Name: Head of Islamic Banking United Bank Limited

Year: 2014

Month: November

Description: Fundamental of Islamic Banking

PROJECTS

Project: Digital Bank (Fintech) Polaris Branch Digi 0699

Role: Manager Digital Bank

Duration: 2

Team Size: 5

Description: Digital Bank (Fintech) Responsibilities

Supervise all digital operational & administrative works

Replenish the debit cards stationery into the debit card

printer Replenish starter Cheque leaves into the printer

Balancing of General Ledger (Cash in Polaris GL Code) on

daily basis Booking of expenses pertaining to digital branch

Check the refreshment vending machine on daily basis

Supervise cash replenishment in APTRA machine Check and

watch all account opening process Check and watch all

debit cards issuance process Check and watch all starter

cheque issuance process Check and watch cash deposit

/cash withdrawal/ Cheque Encashment / Funds Transfer

through Cheque /without cheque/ Deposit of Outward

Clearing Cheques process

DECLARATION

I hereby declare that the above particulars of facts and information stated are true, correct and complete to the best of my belief and knowledge.

Your's faithfully,

A handwritten signature in black ink, consisting of several overlapping, slanted strokes that form a stylized, illegible name.