

# MUHAMMAD BILAL

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## Objective:

Passionate, dynamic, smart working and reliable professional with having three and a half years of banking experience. Noted for skills for meeting deadlines, time management, good research and effective problem solving.

## Experience

Worked in a reputed bank named "**Bank Al Habib Ltd**" since **December 2014** as a Graduate Trainee Officer having an experience of 3.5 years.

### Responsibilities:

- Deputed as a Credit Officer in Credit Hub. Providing credit facilities to our valued customers of 12 branches under the umbrella of our credit hub.
  - Branch Banking. Worked in various departments like Account opening, remittances & clearing. Dealing with day to day customers, solving their problems and to meet their expectations.
- June17 to August 20, 2013, **6-Weeks internship at TAURUS SECURITIES LIMITED.**

### Responsibilities:

- To be the part of their front and back office. Daily check on the transactions being recorded. Worked as an assistant of the internal auditor. Learn methods of opening the account in a brokerage house.

## Qualifications:

- **MBA (Finance)** Institute of Business Management **(2018)**  
Electives:
  - i. Financial Management
  - ii. Strategic Finance Analysis & Design
  - iii. Behavioral Finance
  - iv. Project Appraisal
  - v. Debt & Equity Markets
  - vi. Financial Modeling

- **BBA (Finance)** Bahria University **(2014)**  
Electives:
  - i. Analysis of Financial Statements
  - ii. Corporate Finance
  - iii. Derivatives Investment
  - iv. Investment and security analysis
  - v. Commercial Banking
  - vi. Financial Modeling
  
- INTERMEDIATE (Commerce)      PREMIER COLLEGE      **(2010)**
  
- O-LEVEL      THE CITY SCHOOL      **(2008)**

**Term Reports:**

- Feasibility report of Denim Fabric company for **COPHC** (CHINA OVERSEAS PORT HOLDING COMPANY).
- Feasibility report of Denim Garment Company for **COPHC** (CHINA OVERSEAS PORT HOLDING COMPANY).  
Detailed analysis of the cement sector industries of Pakistan.

**Computer Proficiency:**

- Intermediary level knowledge of MS Word, MS Excel & MS PowerPoint.
- Have knowledge of making financial models on MS Excel.

**Extracurricular:**

- Attended a session in Entrepreneurship & Management Excellence Center (EMEC) held at IOBM.
- Attended BUMUN 2013, participated as a delegate of Kuwait, replicating the country's foreign policy in the model united nations.
- Attended Children literature festival as a volunteer.
- Attended Mega presentation event held on 2010 and got the best presentation certificate on "Psychology in Advertisement".

**Communication Skills:**

- English
- Urdu
- Arabic (Reading)