**Imtiaz Mahmood**

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**OBJECTIVE**

To acquire a challenging position with a reputed organization, where I can use and augment my skills and experience, for the fulfillment of their corporate and personal goals.

**WORK EXPERIENCE**

Accomplished and result oriented professional with almost 17 years of experience in the banking industry. Having specialization in retail, investment and wealth management; has an ambition to further pursue the career in **Retail Banking**

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| --- | --- | --- | --- |
| Organization | Position | From | To |
| United Bank Limited, Bahrain | Branch Manager | May 2011 | January 2018 |
| CitiBank, Bahrain | Senior Relationship Manager | March 2008 | May 2011 |
| Standard Chartered Bank, Pakistan | Relationship Manager | September 2006 | March 2008 |
| Construction Business | Owner | 2003 | 2006 |
| EFU Insurance Company, Pakistan | Business Development Manager | 1998 | 2003 |
| Construction Business | Manager | 1994 | 1998 |
| PakTel, Pakistan | Sales Executive | 1991 | 1994 |

**May 2011 to January 2018 Branch Manager**

 **United Bank LTD**

 **Manama, Bahrain**

I am responsible for handling:

* CASA
* Deposits
* Retail Products

 as branch manager.

In my position I am:

* Responsible for branch profitability as a separate profit center
* Responsible for drafting and executing marketing plan for branch as per allocated budget
* Responsible for all internal and external auditsof branch including pertaining to cash and

teller

* Handling a team of personal banking officers
* Responsible for mentoring team to achieve revenue targets
* Handling a self book of about USD 25 million, including some of the largest relationships of

the bank

* Responsible for handling complete banking/service requirements and deposits including both

on shore and off shore banking for the self and team base

In my position I manage the overall consumer banking business and am directly responsible for financial targets. In this position I am also responsible for operational and service deliveryto achieve prescribed levels of customer satisfaction as per the operating requirements of the bank. I have experience of managing various customers as well as team from different nationalities.

**March 2008 – May 2011 Senior Relationship Manager**

 **Citibank Bahrain**

 **Manama, Bahrain**

My job was, as a CitiGold Relationship Manager, to acquire new CitiGold customers, so that I can achieve my investment and deposit targets. In 2009, due to my consistent performance, I was awarded the “Best Performer” of the year in the wealth management department. This performance had lead into my promotion as Senior CitiGold Relationship Manager. I was handling a liability book totaling USD 35 million.

 The deposit target consisted of the following products:

* CASA
* Fixed Deposits

The investment products I was dealing with were:

* Bonds
* Perpetual Bonds
* Structure Notes
* Mutual Funds & Hedge Funds
* Capital Protected Products like Sun Secured Advantage
* Insurance
* Saving Plans
* Educational Plans
* Retirement Plans
* Investment Plans
* Permal Fixed Income Holdings

**September 2006 - March 2008 Relationship Manager**

 **Standard Chartered Bank**

 **Lahore, Pakistan**

I worked in wealth management as a Relationship Manager. My job was to coordinate with branch managers and the branch relationship managers to achieve my branch investment and deposit targets. I was given the task of handling the investment targets of four branches simultaneously. I had continuously achieved the sales targets from 2006 to 2008 successfully. The deposit and investment products consisted of:

* Capital Protected Products
* Saving and Investment Plans
* Educational Plans

**1998-2003 Business Development Manager**

 **EFU Insurance Company of Pakistan**

 **Lahore, Pakistan**

As a Business Development Manager, I had the experience of dealing with corporate client’s industrial units, banks and leasing companies. I had to probe the market for sales opportunities in the public and private sectors. I was also given the task of monitoring and controlling the sales teams under me so that they can achieve their yearly targets.

**1991-1994 Sales Executive**

 **Paktel**

 **Lahore, Pakistan**

I was in the sales department and my primary job was to approach different corporate clients and sell connection packages along with cellular phones. I also achieved monthly sales targets given by the management. I had also attended a three month course on effective selling skills and essential skills in customer services, conducted by KZR associates in developing the human factors in the organization.

**QUALIFICATION**

**Degree Institute Major Year of Graduation**

MBA Punjab University (IBA) Marketing April 1991

 Lahore, Pakistan

**COMPUTING SKILLS**

Proficient in Microsoft Windows, Internet browsing and online communication, and in Microsoft Office (Word, Excel, PowerPoint and Access)

**COURSES UNDERTAKEN**

1. EMEA Insurance Certification – Citibank Bahrain
2. EMEA Regional Investments Certification – Citibank Bahrain
3. BIBF Insurance Certification – Citibank Bahrain
4. AML Training – Citibank Bahrain
5. Basic Core Compliance Training – Citibank Bahrain
6. Internal Security Training – Citibank Bahrain
7. Bancassurance/Investments Certification – Standard Chartered Pakistan
8. BIBF FAP Level 2
9. Induction Training Programme – Standard Chartered Pakistan
10. Operational Manual – Standard Chartered Pakistan
11. Out Serve Course – Standard Chartered Pakistan
12. E-learning Courses – Standard Chartered Pakistan
13. New Products Training Programme – Standard Chartered Pakistan
14. Effective selling skills and effective customer services skills – KZR Associates Pakistan

**HOBBIES AND INTERESTS**

* Travelling
* Listening to Music
* Playing Cricket
* Currently holding a Bahraini driving license

**REFERENCE:**

Available upon request