

SUNEEL KUMAR

Flat # A.07, Fourth Floor Muqadas Petal Adjacent Delton Super Market Main Nasim
Nagar Road, Qasimabad, Hyderabad.

Cell # +92-333-2686482

Email: suneel.lohana1@gmail.com

Date of birth: 16th august, 1988



Objective:

To satisfy my passion for learning and to secure a growth oriented position in a market leading organization, where my analytical, financial, research skill coupled with my Professional experience will add value to the organization.

Professional Experience:

- 1. Organization** : United Bank Limited
Organization type : Banking
Designation : Relationship Manager-MM-CIBG
Tenure : 27th Nov 2019 To Date
Responsibility : Preparation of Credits Proposal, Management Reporting, Audit & Assurance, preparation of Periodical Reports including Annual Reports, Analysis Of Financial Statements, Assessing Working capital requirements of customer.

Brief Job Description: To Commence the credit initiation process of assigned Region by gathering information and drafting credit proposals of SME/Commercial Clients, to ensure credit decision making is in line with credit policies, SBP, Prudential Regulations and overall business objectives.

To obtain flawless documents for perfection of securities and facilities.

To obtain Sanction Advice and prepare Offer Letter for approved facilities.

To Handle Credit operations of the Hub including CAD matters, Audit & pledge monitoring.

To prepare and provide Monthly/Quarterly/half yearly reporting of assigned branches to CAD and Head office.

To prepare Check list according to UBL prescribed policy and procedure and submit for approval to the Team Manager.

Maintenance of Documentation of Loans & Advances.

Any other additional assignment given by Supervisor.

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- 2. Organization** : Bank AL Habib
Organization type : Banking
Designation : Relationship Manager-Commercial Credits
Tenure : 21st March 2018 13th Nov 2019
Responsibility : Preparation of Credits Proposal, Management Reporting, Audit & Assurance, preparation of Periodical Reports including Annual Reports, Analysis Of Financial Statements, Assessing Working capital requirements of customer.

Brief Job Description: To Commence the credit initiation process of assigned Region by gathering information and drafting credit proposals of Commercial Clients, to ensure credit decision making is in line with credit policies, SBP, Prudential Regulations and overall business objectives.

To obtain flawless documents for perfection of securities and facilities.
To obtain Sanction Advice and prepare Offer Letter for approved facilities.
To Handle Credit operations of the Hub including CAD matters, Audit & pledge monitoring.
To prepare and provide Monthly/Quarterly/half yearly reporting of assigned branches to CAD and Head office.
To prepare Check list according to BAML prescribed policy and procedure and submit for approval to the Team Manager.
Maintenance of Documentation of Loans & Advances.
Any other additional assignment given by Supervisor.

3. Organization : Habib Bank Limited
Organization type : Banking
Designation : Assistant Manager-Credits
Tenure : 1st Feb 2017 To 20th March 2018
Responsibility : Preparation of Credits Proposal, Management Reporting, Audit & Assurance, preparation of Periodical Reports including Annual Reports, Analysis Of Financial Statements, Working capital requirements of customer

Brief Job Description: To prepare Credit Proposals of assigned Credit Hub.

To obtain flawless documents for perfection of securities and facilities.
To obtain Sanction Advice and prepare Offer Letter for approved facilities.
To Handle Credit operations of the Hub including CAD matters, Audit & pledge monitoring.
To prepare and provide Monthly/Quarterly/half yearly reporting of assigned branches to CAD and Head office.
To prepare Check list according to HBL prescribed policy and procedure and submit for approval to the Hub Manager.
Maintenance of Documentation of Loans & Advances.
Any other additional assignment given by Supervisor.

4. Organization : Bank Alfalah Limited
Organization type : Banking
Designation : Associate Relationship Manager-Credits
Tenure : 14th June 2014 To 20th Jan 2017
Responsibility : Management Reporting, Audit & Assurance, Credit Proposals, preparation of Periodical Reports including Annual Reports.

Brief Job Description: To prepare eCLPs of 4 four assigned branches of Hyderabad area.

To obtain flawless documents for perfection of securities and facilities.
To receive Sanction Advice and prepare Offer Letter for approved facilities.
To Handle Credit operations of the branch including CAC matters, Audit & pledge monitoring.
To prepare and provide Monthly/Quarterly/half yearly reporting of assigned branches to Head office.
To prepare Check list according to BAL's prescribed policy and procedure and submit for approval to the Credit Manager
Any other additional assignment given by Supervisor.

Professional Certifications:

The Institute Of Bankers Pakistan

Junior Associate ship of IBP (JAIBP) All Three stages Cleared. (Summer 2019)

QUALIFICATION:

Shaheed Zulfikar Ali Bhutto Institute of Science and Technology

Master of business administration-(MBA), major: **Finance**, Graduation: June, 2014

CGPA: **3.30**.

University of Sindh, Hyderabad

Bachelor of commerce- (B. Com), Major: Finance, Graduation: Sep,2010

Grade: 2nd class (59%)

Higher Secondary School Naukot

Higher secondary school certificate May, 2006

Grade: A.1 (80%) Majors: pre-medical

Faran Public School Naukot

Secondary school certificate, June 2004

Grade: A (77%), Majors: Science

Professional Development:

- Attended one Day Training Session on Trade Based Money Laundering, Arranged by Habib Bank Limited on 16/09/2017.
 - Attended one Day Training Session on Anti Money Laundering/Combating the Financing Of Terrorism, Arranged by Habib Bank Limited on 25/03/2017
 - Attended One day Training session on 'Team Work' at Indus Hotel Hyderabad, arranged by Bank Alfalah on 12/12/2015

 - Attended 8 weeks Training program on General banking, Products, procedures regarding branch banking operations, Prudential Regulations, Temenos T-24, Personal Grooming and Ethics from 14/07/2014 to 14/09/2014 at Bank Alfalah 'Learning and Development Center', Head Office, Karachi.
 - Attended one-day awareness program on “Smeda Accounting Package” on 27/06/2012
 - Attended youth studio’s “Management Training And Consulting” on 16 /02/2012
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Skills:

- Good interpersonal, communication and presentation skills.
 - Ability to work individually as well as a part of a team.
 - Good Knowledge of Analysis of Financial Statement.
 - Easily adaptable to changing situations.
 - Comprehensive command on Microsoft Office: Word, Excel, Power point and Access.
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Projects/ Presentation Seminars

- Project Report and Presentation of HRM and ARM on State Life Insurance Corporation of Pakistan.
- Project and Presentation of MIS on TEMENOS, T 24 (Banking Software).
- Project Report and Presentation on Financial Statement Analysis.
- Project Report on Reasons of budget deficit of Pakistan
- Attended Conference of YOUTH STUDIO organized by possibilities foundation.

Extra activities:

- Got a certificate in SZABIST SPORTS FIESTA 2013 worked as a CRICKET TEAM CAPTAIN and made my team won the trophy held on 18th march 2013
- Attended one-day awareness program on “SMEDA ACCOUNTING PACKAGE” on 27/06/2012
- Attended youth studio’s “MANAGEMENT TRAINING AND CONSULTING” on 16 /02/2012

Languages:

- English
- Sindhi
- Urdu

Personal Information:

- Father’s Name : Ramesh Kumar
- Surname : Lohana
- Date of Birth : 16/08/1988
- Domicile : Tharparkar
- C.N.I.C # : 44101-1741371-3
- Marital Status : Married
- Religion : Hindu
- Nationality : Pakistani
- Blood group : B +ve

Reference: Will be furnished upon request.