



AMBER AZMAT

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About Me

To leverage my years of experience in customer service agent, bank, operations, sales to deliver high-quality results, enhance team performance, and contribute to the long-term success of the company. To obtain a challenging position in a reputable organization where I can use my skills, experience.

WORK EXPERIENCE

MCB Bank Limited - (Global Treasury & Capital Market Operation Division):

I-Manager-System Development & Quality Assurance

2024- 2025

Responsibilities:

- Customer support/service agent & complaint handling. Processed orders and development/maintenance of Treasury Management systems, NCCPL, Central Depository Company (CDC) terminals.
- Oversee/verify treasury transaction flows: confirmations, settlements, payments, inter-bank transfers, reconciliation and support all units in their process documents, COSOs, SLAs, user acceptance testing (UAT) to validate system performance and updating of relevant MIS and reports.
- RTGS Payments & PRISM+ Settlement: Lead and oversee Real-Time Gross Settlement (RTGS) operations through PRISM+ across the bank, ensuring secure, timely, and compliant interbank transactions
- Assist line manager in analyzing the departmental requirements and create relevant training as required.
- Ensure accuracy in recording bank charges, interest accruals, money market transactions.
- Any other assignment to be designated by Unit Head/Division Head.

MCB Bank Limited - (Global Treasury & Capital Market Operation Division):

II-Officer-System Development & Quality Assurance

2022 - 2024

Responsibilities:

- Assisted customers in resolving complaints and improving satisfaction, internal controls, and banking laws (e.g., KYC, AML). Treasury Department through State Bank of Pakistan's DAP System to generate the Statements and inter branch reconciliation and reconciliation has also been done with the State Bank of Pakistan.
- Ensure system integration with payment platforms, ERP systems, and financial reporting tools.
- Managed daily records and coordinated with team members. Will assist in compiling reports, action e-mails and prepare accurate hand-over.
- Provide support to all GTCMOD units for record retention as per RRS (Record retention schedule).
- Perform all the tasks and generate reports through Treasury Pakistan software.

Taleem Finance Company Limited:

2019- 2022

I-Responsibilities as a Branch Accountant

- Generate the ECIB (Electronic Credit Information Bureau) reports to get the credit history of customers.
- Monitor accounts receivable and payable, ensuring timely collections and payments. Manage payroll data and staff expense reimbursements. Maintain customer satisfaction by providing timely and accurate information.
- Monitor cash flow and ensure sufficient funds for branch operations.

II-Responsibilities as an Operations Analyst

- Present data-driven insights and recommendations to senior management for performance improvement. Protects operations by keeping financial information confidential
- Analysis the reports and polices to enhance workflow and cross-departmental engagements.
- Prepare and maintain reports on performance metrics, productivity, and key operational KPIs

KASHF Foundation:

2018- 2019

Responsibilities as a Junior Operations Associate (Contractual)

- Mitigation risks with the help of NADRA and also using the VERISYS to get the correct information through Government of Pakistan to get the credit history of customers.
- Make recommendations for business performance improvement. Assist the operations manager in daily management. Successfully handled high-volume customer calls and resolved issues promptly
- Complete clerical and administrative tasks Provide feedback on company policies and procedures.

ACHIEVEMENT & CORE SKILLS

- Manage daily treasury operations including cash flow, liquidity, and funding activities
- Execute and settle money market, foreign exchange (FX), and capital market transactions
- Coordinate with front office, back office, and risk management teams
- RTGS Payments & PRISM+ Settlement: Lead and oversee Real-Time Gross Settlement (RTGS) operations through PRISM+ across the bank, ensuring secure, timely, and compliant interbank transactions
- Prepare treasury MIS, reports, and management dashboards
- Completed all tasks with 100% accuracy and within deadlines.
- Implemented and customized a Treasury Management System (TMS) that automated FX, MM, and Derivatives deal capture manual input errors. Processed invoices and payments with **zero delays**.
- Improved filing and documentation system, reducing search time by **40%**.
- Successfully integrated new digital banking channels (e.g., mobile & internet banking).
- Managed treasury operations, liquidity monitoring, and capital market settlements
- Recognized as “Employee of the Month” for exceptional performance and teamwork.
- MS Office, Verisys, ECIB, DAP System, CRM Systems
- Treasury Management Systems (SAP / Oracle)
- Proficiency in Tally, ERP, QuickBooks
- Data Analysis & High-Accuracy Reporting
- Process Improvement & Quality Assurance

ACADEMIC BACKGROUND

- *Masters in Commerce- M.COM (Finance & Accounting)*
University of Central Punjab - 2014
- *Graduate in Commerce- B.COM*
University of the Punjab-2012

CERTIFICATES

- Information Handling Certificate
- Privacy & Social Engineering Certificate
- Gender Sensitivity at Workplace Program
- Mitigation of ML-TF-PF Risks
- Peachtree Computerized Accounting

LANGUAGES

- English
- Hindi
- Urdu
- Punjabi