



# AMBER AZMAT

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## OBJECTIVE

To leverage extensive experience in Treasury & Capital Market Operations, customer service, and sales to deliver exceptional results, strengthen team performance, and contribute to the long-term success of a reputable organization. Seeking a challenging role where I can apply my skills and expertise to drive growth and excellence.

## WORK EXPERIENCE

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

#### **I-Manager-System Development & Quality Assurance**

**2022- 2025**

##### **Responsibilities:**

- Oversaw and verified transaction flows of the centralized Treasury account with the State Bank of Pakistan, ensuring accurate settlements across 1,390+ branches nationwide.
- Supported Treasury and Capital Market Operations by maintaining and enhancing Treasury Management Systems.
- Affirmation and settlement of Capital Market deals through national settlement systems, including the National Clearing Company of Pakistan Limited (NCCPL) and Central Depository Company (CDC) terminals, ensuring compliance, accuracy, and timely execution.
- Settlement of the Bank's proprietary investments in Naya Pakistan Certificates (NPC/INPC) as well as Roshan Digital customers' investments in NPC and INPC, ensuring compliance with regulatory and operational requirements.
- Developed and documented processes, including COSO controls, SLAs, UAT validations, and MIS/reporting updates, to strengthen operational governance.
- Facilitated seamless system integration between in-house Treasury platforms and financial reporting tools, driving efficiency and reliability in operations.
- Coordinated daily workflow continuity through record management, report compilation, email actioning, and structured handovers.
- Acted as liaison with internal, external, and regulatory auditors, ensuring compliance with audit observations and strengthening risk management practices.
- Supported record retention aligned with the Bank's record retention policy, Record Retention Schedule (RRS) and contributed to RCSA activities.
- Partnered with line management to analyze divisional requirements and design tailored training programs that improved team performance and technical capability
- Special assignments designated by Unit Head/Division Head, demonstrating adaptability and commitment to organizational objectives.

### **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**

(pioneer in empowering women with lending solutions tailored to the diverse needs of women micro-entrepreneurs)

#### **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

- Managed daily reporting including cash flow, liquidity monitoring, and funding activities.
- Executed and settled transactions across Money Markets, Foreign Exchange (FX), and Capital Markets.
- Coordinated effectively with front office, back office, and risk management teams to ensure smooth operations.
- Led and oversaw Real-Time Gross Settlement (RTGS) transactions, ensuring secure, timely, and regularized interbank transactions as well.
- Prepared treasury MIS, reports, and management dashboards to support strategic decision-making.
- Consistently completed all tasks with 100% accuracy and within deadlines.
- Implemented and customized a Treasury Management System (TMS), automating FX, & Money Market deal capture, eliminating manual input errors, and ensuring seamless invoice/payment processing with zero delays.
- Improved filing and documentation systems, reducing search and retrieval time by 40%.
- Recognized as *Employee of the Month* for exceptional performance, accuracy, and teamwork.

## ACHIEVEMENT & CORE SKILLS

- **Systems & Tools:** MS Office, Verisys, ECIB, DAP System, CRM Systems
- **Treasury Platforms:** SAP Treasury, Oracle Treasury Management Systems
- **Accounting & ERP:** Tally, ERP, QuickBooks
- **Core Competencies:** 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
- Urdu
- Hindi
- Punjabi