

# Muhammad Usman Banka

## Project Management & Business Analyst

Being a versatile person having experience of branch banking management, operations, customer dealing and then Information Technology with educational background both in Information Technology as well as Banking Business makes me distinct from other employees who are generally specialized in a single field / line and this combination of business experience and then having implementation of its required products at I.T. can add a great value to your organization.

### Contact

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### Personal Info

#### Date of Birth

30 August 1981

#### Father's Name

Muhammad Ramzan  
Banka

#### CNIC Number

42201-7839274-3

### Work History

#### Project Management & Business Analyst

Bank AL Habib Ltd., I.T. Division, Karachi

- Remained in Project Management for BAHL's shift from Old version (FCDB) of Oracle's provided Internet Banking Platform to a Newer Version (OBDX – Oracle Banking Digital Experience)
- Main duties included: review of user stories, design thinking, coordination with vendor, preparing SOPs/Manuals & Marketing material such as infographics, videos etc, meeting arrangements with stakeholders, training to branch and back office staff, identification and coordinating with vendor for fixing of issues, content changes, doing market research to bring more into the product, Creating Backlog and Managing it by prioritizing, planning, and implementing them etc. Tracking of progress to ensure sprints were completed on time.
- Since 2021, performing duties as a B.A. Team Lead for Digital Department (FinTechs and Internet Banking) and Web Portals/Core and applications attached to it, having a team of B.A.s under me. Mainly looking after SBP projects including but not limited to:  
**ePRC, Integration with CDC, Repayment of Loans via ADC Channels, W/h Tax Certificate on Internet Banking, eKYC 360 Degree. LOS, OBDX Corporate, PayFast, eNIFT, WhatsApp Banking, Live ChatBot etc**
- Currently being the only sole B.A. for Digital Projects.

Jan -  
2019  
to  
Present

**2011 to 2018**

## Branch Manager

Shahrah-e-Faisal (Nursery), Cattle Colony, Babar Market Landhi, Shah Faisal Colony & Saudabad Branch

- Shahrah-e-Faisal Branch was one of the largest branches among all of BAHF comprising staff strength of more than 40 and covering almost all departments where I got the opportunity to officiate as a B.M. for about three months.
- Cattle Colony was a very different market where cash turnover was very high. Also, Babar Market, Shah Faisal and Saudabad Branches had their own flavors.

**2004 to 2011**

## Branch Banking Operations

Credits/Advances, Incharge Branch Banking Operations, Officer in various Branch Banking Operations Departments

## Skills

Python



SQL &amp; Databases



MS Excel



Vba (Excel)



MS Word



MS PowerPoint



MS Project



HTML



CSS



JavaScript



Adobe Photoshop



Adobe Illustrator



Adobe Premier



Negotiation



## Education

**2014-16**

## MBA – Banking & Finance

University of Karachi

**2008**

## EMBA – Banking & Finance

PIMSAT

**2000-04**

## Bachelors in Computer Science

COMIT (Affiliated with University of Karachi)

## Certifications / Courses Attended

**2000**

## MS Office & Web Designing

NCR

**2004**

## Interconnecting Cisco N/w Devices

CTTC (CCNA Preparation)

**2012**

## Branch Manager Certification Program

Institute of Banker's Pakistan (Two Month Program)

**2015**












## Becoming More Effective Manager

Institute of Banker's Pakistan

**2006**

## IELTS

A.E.O. Pakistan (Acquired 7 Band)

2006	<b>M.T.O.</b> Bank AL Habib Ltd (6 Months Program)	Bootstrap 
2019	<b>JAIBP (Stage 1)</b> Institute of Banker's Pakistan	Responsive Web Design 
2004	<b>Database Administration</b> Oracle University (Module 1 & 2) – Oracle 9i	Active Listening 
2000	<b>MS Office &amp; Intro to Web Design</b> NCR (Two Month Program)	Communication 
2016	<b>Break The Chain</b> Ashraf Chaudhry (Motivational Speaker) – 1 Day	Customer Services 
2020	<b>MS Excel Basic to Advance</b> Saylani Mass IT Training Programme	Interpersonal 
2020	<b>MS Excel Dashboard Designing</b> Saylani Mass IT Training Programme	Leadership 
2019	<b>Python Programming</b> Saylani Mass IT Training Programme – 3 Months	Management 
2019	<b>WebSite Designing</b> Usman Institute of Technology	Problem Solving 
2020	<b>Web &amp; Mobile Application Development</b> Saylani Mass IT Training Programme – In Progress	Integrity 
2021	<b>Video Editing (In Progress)</b> Saylani Mass IT Training Programme	Creativity 
2019	<b>MS Project 2013</b> BAHL Training Division (Two Days Program)	Adaptability 
2016	<b>Branch Manager's Leadership Program</b> Pakistan Society for Training & Development – 2 days	

## Some Other Courses

- Design Thinking (22 May 2021) – BAHL TMDD – 1 Day Program
- Three Day Trade / Advances Refresher Course at Bank AL Habib Ltd Training Division (2016)
- BAHL Auto Leasing
- One day Workshop on AML / CFT
- Training Program on FATCA
- eKYC Module and Top 100 Depositors of Branches
- Islamic Banking Window Awareness Session
- FlexCube iBanking Functional Training
- Training on QMS and CSO-TTT Programs
- Customers Services Orientation - Train the Trainer Program
- 4 Months IELTS Training from Anees Hussain - 2006
- 4 Months Course of Java Language from Operation Badar - 2002
- Conflict Handling with Emotional Intelligence (29th Oct 2019) at BAHL Training Division.
- Islamic Banking Window Awareness Session (2013) at BAHL Training Division.
- Project Management (Agile / Scrum) – Short Course – 2019 – Saylani Mass IT Training Program

## Languages Spoken

English



Urdu



Punjabi



## Achievements and Awards

- In Bank AL Habib, I won most number of suggestion rewards.
- Remained Branch Manager for about 8 years where almost always I achieved the main targets. In BAHL history, only three performance rewards were announced, and I gained all of them.
- Secured 1st Position in English Language Program at PACC in Level 4
- Secured 1st Position in MS Office & Web Designing Program at NCR in the year 2000
- Secured 1st Position in COMIT college in final semester of BCS
- Became an ethical hacker in the year 2001 using hacking tools such as Sub-7

- Secured 1st Position in CTC Class of CCNA
- Secured 3rd Position in MBA – Banking & Finance from University of Karachi.
- Always promoted timely in my whole career of Bank AL Habib (more than 16 years)
- Remained exemplary officer in a big Shahrah e Faisal Branch and became all-rounder for the operations of such big branch. Ultimately, got an opportunity to Officiate the branch for about 2.5 Months having a staff of more than 40 persons. (Note: This branch mostly remains among BAHF Pakistan's top three branches)
- I was assigned a target to raise near to Audit C Category branch especially by top management and within one year I brought it near to B Highly Satisfactory Category. This was the only branch in Karachi with such lower category.
- The Top Management needed a person having strong knowledge of systems and processes and banking for a big upcoming project i.e. Internet Banking. From whole of Karachi, with more than two thousand staff, I was selected for this project.
- Created few programs through coding to automate things which used to take hours daily and thereafter started taking few minutes.
- Cleared 5 Computer Based Tests. 1) AML/CFT (2) Cash (3) Clearing (4) Deposits (5) Remittances
- Introduced Trade (LCs opened) for the first time in Babar Market & Shah Faisal Colony Branch. These both have sub-branches also which were also under my supervision.