



MUHAMMAD SAEED

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PROFESSIONAL SUMMARY: Twenty-six years of responsible service with United Bank Limited. Top-level advisory experience worked with first-and-second-echelon executives. Eight years service with the Institute of Cost and Management Accountants of Pakistan as Director Finance. Because of my diversified background I have strong ability to assimilate into new situations quickly with a minimal learning curve. Success based on critical and analytical skills, and sound decision making. Free to relocate anywhere.

Qualifications:

Professional	
FCMA (Fellow Member)	Institute of Cost and Management Accountants of Pakistan
DAIBP	Institute of Bankers in Pakistan
Educational	
Master of Economics	University of Karachi
Bachelor of Commerce	University of Karachi

EXPERIENCE

2006 (August) – To-date HABIB EDUCATION TRUST, & TWO HABIB SCHOOL TRUSTS

Working as Chief Financial Officer & Company Secretary, with Habib Education Trust, Habib High School Trust & Habib Girls School Trust. Basic responsibility is development and implementation of Finance & Accounting System in compliance with IAS / IFRS, Assets Management, **Internal Control Systems, including Bank Reconciliation**, budgeting, financial statements preparation and analyses, **Payroll for the school working under the trust with its Reconciliation**. Maintain the Registered Office. Board meetings and Annual General Meeting. Complementary roles.

INSTITUTE OF COST & MANAGEMENT ACCOUNTANTS OF PAKISTAN

Director Finance, March 2002 – August 2007

Deputy Director Finance, February 1999 – February 2002

Worked as Director (Finance) with the Institute of Cost and Management Accountants of Pakistan. Responsible for analyzing present performance, financial control & management with regard to financial records management, financial statements preparation & analyses, participation in budget setting and preparation of accounts and cash flow analyses, develop and implement sound internal control system including Assets Management & Banking Reconciliation and Payroll for all employees including professors and part-time teachers, for 5 branches of the Institute. Implementation of IAS / IFRS.

1985 – 1997:

Human Resource & Administration: (United Bank Limited). Began as Staff Officer in Personnel Division and rose to the position of Vice President, responsible for Training, Placement of Executives, Officers and staff members (right man for the right job), leave record / incentives for staff members. Preparation of staff cost analysis. Develop proposals for revision of salaries, promotions, up gradations etc; advanced to preparation of Human Resource and Administration Policies, procedures, rules and regulations including cost containment efforts, in collaboration with senior management. Developed Personnel Information System, **Salary Reconciliation Information System**, Personnel Evaluation System. Floated various proposals for Career Planning of Executives / Officers / Staff members. Remained associated with all recruiting activities including recruitment of highly skilled key executives, relying on internal and external candidate selection. Disciplinary Action against the delinquent staff.

1977 – 1985

Finance / Accounts: (United Bank Limited): Preparation of Cash Book, Transfer Book, General Ledger, Subsidiary Ledgers, Statement of Affairs, and Preparation of Profit & Loss Statements, **Payroll for employees posted at Head Office**. Compilation of data received from branches, preparation of Final Accounts for the Bank in the computerized / manual environment. Preparation of Financial statements, Financial Analysis, **Reconciliation of Inter-Branch Accounts in computerized environment**.

1974 – 1977

Foreign Exchange: (United Bank Limited). Opening of Letter of Credit, lodgment / retirement / collection / purchase of importers / exporters documents.

1971 – 1973

Domestic Bills & Remittances: (United Bank Limited). Collection / Purchase / Discount of Domestic business documents / travelers cheques. Remittances including telegraphic transfers, mail transfers demand drafts, pay orders etc.

Achievements at Institute of Cost and Management Accountants of Pakistan

- Implemented IAS / IFRS
- Developed Assets Management System
- Developed Financial Information System for the Institute of Cost and Management Accountants of Pakistan on Oracle
- Developed Human Resource Information System
- Developed Human Resource Manual
- Devised Gratuity Scheme for employees

Achievements at United Bank Limited

- Introduced a system for recovery of markup where by the organization was saved from an opportunity loss of Rs.800 Million approximately.
- Developed salary reconciliation system
- Developed a system of self-evaluation (M.B.O.) for placement, transfers, training, and promotions
- Developed staff cost evaluation system including post retirement / separation benefits to Board of Directors with merits and demerits of each scheme

- Developed Personnel Information System for 24,000 employees of the Bank
- Developed Performance Evaluation System for Promotion of Executives and Officers
- Out of 12,000 Executives and Officers a few colleagues and I were selected for a "Strategy Conference" to benefit the organization from our knowledge and experience of the many functional disciplines

Other Skills:

Perfect working knowledge of various Accounting softwares (Peach Tree, Oracle Financial etc.), MS Word, MS Excel

Personal Information:

DATE OF BIRTH: 22nd April, 1953

NATIONALITY: Pakistani

MARITAL STATUS: Married

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