

Muhammad Khazif

Personal Information:

Name	: Muhammad Khazif
Contact	: +966554117409
Email	: Rajakhazif1@gmail.com
Nationality	: Pakistani
Religion	: Muslim
Iqama	: Valid and transferable
Current Residence	: Saudi Arabia
Language	: English, Urdu, Pashto

Summary:

With 6 years of professional experience, I have developed a strong skill set in Banking sector such as Branch manager and operation officer. Throughout my career, I have consistently demonstrated the ability to manage responsibilities effectively, deliver results, and work collaboratively within teams. I bring a strong focus on problem solving, customer satisfaction, and continuous improvement to every role I undertake. My experience has equipped me with the tools to contribute meaningfully to organizational success and drive efficiency.

Academic Qualification:

- MBA (3.5) HRM Hazara University, Mansehra, Pakistan
- B.COM Hazara University, Mansehra, Pakistan
- Fsc B.I.S.E, Abbottabad, Pakistan
- Ssc B.I.S.E, Abbottabad, Pakistan

Professional Certificates:

- CIT Computer Information technology.
- Professional selling skills course.
- Certified account opening Officer training.
- Deposit Mobilization course.
- LG and RDD Certificate Prime minister Youth Scheme.

Professional Experience:

★ 01-12-2023 to 01-03-2024

Branch Manager

United Bank Limited Pakistan

★ 01-09-2021 to 31-11-2023

Operation Officer

Bank Al-Habib Limited Pakistan

★ 02-04-2018 to 31-08-2021

Business Development Officer

Bank Al-Habib Limited Pakistan

★ 01-03-2017 to 31-03-2018

Managing director

Abdali Institute of Modern Science Pakistan

★ 01-10-2015 to 28-02-2017

Cashier

Sadiq Exchange Company (Pvt) Limited

Islamabad, Pakistan

Professional Skills:

- Strong Organizational and Interpersonal skills.
- Ability to manage and Motivate staff.
- Excellent problems solving abilities.
- Ability to work under pressure.
- Knowledge of administrative procedure.
- Leadership and team management
- Time management and organization
- Technical Proficiency
- Attention to detail Team work

Responsibilities:

- Office Management.
- Communication and Coordination.
- Record Keeping and Documentation.
- Human Resource Support.
- Problem Solving and Troubleshooting.
- Maintain and Safe secure work environment.
- Resource Allocation.
- Quality control.
- Risk Management.
- Customer relationship management.
- Recruitment and onboarding.
- Employee relations.
- Training and Development security management.

Computer Skills:

- Microsoft Word.
- Microsoft Excel.
- Mailing.
- Internet browsing.
- Windows OS.

هوية مقيم

رقم النسخة ١

المملكة العربية السعودية

وزارة الداخلية



محمد محمد أيوب

MUHAMMAD KHAZIF MUHAMMAD AYUB

رقم الهوية ٢٥٩٤٩٠٥٥٧٨ تاريخ الانشاء ٢٠٢٦/٠٣/١٤

تاريخ الميلاد ١٩٩٢/٠٣/٠٣ مكان الميلاد باكستان

الجنسية باكستان الديانة الاسلام

المهنة عامل بناء

هوية صاحب العمل ٧٠٤٠٦٧٤٨١٩

مكان الانشاء شركة العلم لامن المعلومات

مكان العمل منطقة الرياض

اسم صاحب العمل شركة سعود بن سعيد العتيبي للكماليات



يجب التحقق
من الرمز السريع
قبل اعتماد
التعامل مع الهوية



CamScanner

-98273

Certificate No: _____

BOARD OF INTERMEDIATE & SECONDARY EDUCATION ABBOTTABAD



Roll No: 17557

Group: SCIENCE

DETAILED MARKS CERTIFICATE SECONDARY SCHOOL CERTIFICATE EXAMINATION

Session: 2007 (Annual)

Name: MUHAMMAD KHAZIF
Father Name: MUHAMMAD AYUB
Institution / SIR SYED INSTITUTE OF LEARNING & M
District: BATTAGRAM

has secured the marks shown against each subject in the Secondary School Certificate Examination held in the month of April / May as a Regular candidate.

Subjects	Total Marks			Marks Obtained		Total	Marks in Words
				Theory / A	Pract / B		
English	75	75	150	47	40	87	Eighty-Seven
Urdu	75	75	150	57	50	107	One Hundred Seven
Islamiyat	75		75	55		55	Fifty-Five
Pakistan Studies	75		75	35		35	Thirty-Five
Mathematics	75	75	150	38	26	64	Sixty-Four
Physics	85	15	100	51	7	58	Fifty-Eight
Chemistry	85	15	100	55	9	64	Sixty-Four
Biology	85	15	100	57	10	67	Sixty-Seven

Total : 900

537-C Five Hundred Thirty-Seven Only

Remarks

Dated: 28-AUG-07

Checked By: _____

Note: - Errors/Omissions excepted. Any mistake in the Name, Father Name etc must be intimated within 30 days of the issuance date of this certificate to BISE Abbottabad.

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Controller of Examinations



HAZARA UNIVERSITY

MANSEHRA, PAKISTAN

DETAILED MARKS CERTIFICATE

BCOM ANNUAL EXAMINATION 2011

Roll No: 30345

Reg No: 10-MCA-HU-56

Name: Muhammad Khazif

F/ Name: Muhammad Ayub

Institution: Muslim College of Management Sciences,
Abbottabad,

Part: Second

COURSE TITLE:	Max: Marks		Marks Obt:		Total	Marks in Words	Remarks
	TH	PR	TH	PR			
Part-I Marks ----->	700				357	THREE HUNDRED FIFTY-SEVEN	
AUDITING	100		54		54	FIFTY-FOUR	Pass
STATISTICS	100		52		52	FIFTY-TWO	Pass
BUSINESS COMMUNICATION	100		54		54	FIFTY-FOUR	Pass
INCOME TAX LAW	100		59		59	FIFTY-NINE	Pass
ACCOUNTING INFORMATION SYSTEM	75	25	50	16	66	SIXTY-SIX	Pass
FINANCIAL ACCOUNTING- II	100		56		56	FIFTY-SIX	Pass
COST ACCOUNTING	100		83		83	EIGHTY-THREE	Pass
Total:	1400				781	SEVEN HUNDRED EIGHTY-ONE	

Total:

1400

Percentage:

55.79

Division:

SECOND

Print Date 05-08-2011

Checked By: [Signature]

Errors and omissions are subject to subsequent rectification.

Note: Any mistake in Name, Father Name etc must be intimated within 60 days of the issuance date of this Certificate.

Controller Examinations
Hazara University, Mansehra
August 04, 2011

SNo: 0184



HAZARA UNIVERSITY

MANSEHRA, PAKISTAN

DETAILED MARKS CERTIFICATE

BCOM SUPPLEMENTARY EXAMINATION 2010

Roll No: 50184Reg No: 10-MCA-HU-56Name: Muhammad KhazifFather's Name: Muhammad AyubInstitution Muslim College of Management Sciences,
Abbottabad.Part: First

Course Title:	Max: Marks		Marks Obt:		Total	Marks in Words	Remarks
	TH	PR	TH	PR			
BANKING & FINANCE	100		45		45	FORTY-FIVE	Pass
ECONOMICS	100		58		58	FIFTY-EIGHT	Pass
FUNCTIONAL ENGLISH	100		53		53	FIFTY-THREE	Pass
INTRODUCTION TO BUSINESS	100		45		45	FORTY-FIVE	Pass
MANAGEMENT INFORMATION SYSTEM	75	25	38	16	54	FIFTY-FOUR	Pass
FINANCIAL ACCOUNTING-I	100		43		43	FORTY-THREE	Pass
ISLAMIAT/PAK STUDIES	60	40	38	21	59	FIFTY-NINE	Pass
Total:					357	THREE HUNDRED FIFTY-SEVEN	

Total: 700

Percentage: 51.00

Print Date: 01-02-2011

Checked By:

Errors and omissions are subject to subsequent rectification.

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Controller Examinations
Hazara University, Mansehra
February 01, 2011

Certificate No: **AB** 119131

BOARD OF INTERMEDIATE & SECONDARY EDUCATION ABBOTTABAD



Roll No: 55929

Group: PRE-MEDICAL

HIGHER SECONDARY SCHOOL CERTIFICATE EXAMINATION

DETAILED MARKS CERTIFICATE

Part - II

Session: 2009 (Annual)

Name: MUHAMMAD KHAZIF
Father Name: MUHAMMAD AYUB
Reg No: 0072313029
Institution/
District: YOUNG MUSLIM P/S & COLLEGE BATTAGRAM

has secured the marks shown against each subject in the Higher Secondary School Certificate Examination Part-II held in the month of April/May as a Regular Candidate.

Subjects	Marks	Marks Obtained					
		Part-I		Part-II		Total	Marks in Words
		Theory	Pract	Theory	Pract		
English	200	66	--	64	--	130	One Hundred Thirty Only
Urdu (Comp)	200	66	--	45	--	111	One Hundred Eleven
Islamic Education	50	31	--	--	--	31	Thirty-One
Pakistan Studies	50	--	--	35	--	35	Thirty-Five
Physics	200	71	11	32	6	120	One Hundred Twenty Only
Chemistry	200	36	9	32	9	86	Eighty-Six
Biology	200	51	12	42	7	112	One Hundred Twelve

Total : 1100

625-C Six Hundred Twenty-Five Only

Remarks :

Date : 23 July, 2009

Checked By : [Signature]

[Signature]

Controller of Examinations

Note: Errors / Omissions excepted. Any mistake in Name, Father Name etc must be intimated within 30 days of the issuance date of this certificate to BISE Abbottabad. Visit us: www.biseatd.edu.pk

BOARD OF INTERMEDIATE & SECONDARY EDUCATION ABBOTTABAD

Certificate No: 108017718



Roll No: 17718

Group: PRE-MEDICAL

DETAILED MARKS CERTIFICATE HIGHER SECONDARY SCHOOL CERTIFICATE EXAMINATION

Part - I

Session: 2008 (Annual)

Name: MUHAMMAD KHAZIF
Father Name: MUHAMMAD AYUB
Reg No: 0072313029
Institution/
District: YOUNG MUSLIM P/S & COLLEGE BATTAGRAM

has secured the marks shown against each subject in the Higher Secondary School Certificate Examination Part-I held in the month of May/June as a Regular Candidate.

Subjects	Marks	Marks Obtained			
		Theory	Pract	Total	Marks in Words
English	100	66		66	Sixty-Six
Urdu (Comp)	100	66		66	Sixty-Six
Islamic Education	50	31		31	Thirty-One
Physics	100	71	11	82	Eighty-Two
Chemistry	100	36	9	45	Forty-Five
Botany	100	51	12	63	Sixty-Three
Total :		550		353	Three Hundred Fifty-Three Only
Remarks :					

Date : 09-August, 2008

Checked By :

Note: Errors / Omissions excepted Any mistake in Name , Father Name etc must be intimated within 30 days of the issuance date of this certificate to BISE Abbottabad .
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Controller of Examinations



**DEPARTMENT OF MANAGEMENT SCIENCES
HAZARA UNIVERSITY, GARDEN CAMPUS**

**MANSEHRA, PAKISTAN
TRANSCRIPT**

Serial No: MBA (3.5)-64

(Fall 2011-Spring 2015)

Name: Muhammad Khazif
Father's Name: Muhammmad Ayub
Registration No: 10-MCA-HU-56
Total C.Hrs: 102

Roll No: 25478
Degree: MBA 3.5
Specialization: HRM
Duration: 3.5 Years

Semesters	Title of Course	Cr. Hrs.	Maximum Marks	Marks Obtained	Grade Points	Grade
SEMESTER-1	1 Micro Economics	3	100	65	2.5	C
	2 Introduction to Business	3	100	75	3.5	B
	3 Principles of Marketing	3	100	60	2.0	C-
	4 Principles of Management	3	100	52	1.2	D
	5 Financial Accounting	3	100	60	2.0	C-
SEMESTER-2	1 Business Communication	3	100	51	1.1	D
	2 Business Mathematics	3	100	56	1.6	D
	3 Computer for Executives	3	100	70	3.0	B-
	4 Macro Economics	3	100	71	3.1	B-
	5 Marketing Management	3	100	70	3.0	B-
SEMESTER-3	1 Business Statistics	3	100	61	2.1	C-
	2 Cost Accounting	3	100	74	3.4	B
	3 Money and Banking	3	100	72	3.2	B-
	4 Business Research Methods	3	100	70	3.0	B-
	5 Introduction to Sociology and Human Behavior	3	100	56	1.6	D
SEMESTER-4	1 Financial Management	3	100	64	2.4	C
	2 Managerial Economics	3	100	50	1.0	D
	3 Human Resource Management	3	100	55	1.5	D
	4 Organizational Theory and Behavior	3	100	80	4.0	A-
	5 Business & Corporate Law	3	100	59	1.9	D
SEMESTER-5	1 Production and Operations Management	3	100	66	2.6	C-
	2 Statistical Inferences	3	100	53	1.3	D
	3 Project Management	3	100	63	2.3	C
	4 Employees' Recruitment & Selection	3	100	60	2.0	C
	5 Leadership & Group Dynamics	3	100	67	2.7	C+
SEMESTER-6	1 Entrepreneurship	3	100	65	2.5	C
	2 MIS & E-commerce	3	100	70	3.0	B-
	3 Advance Strategic Management	3	100	65	2.5	C
	4 Performance & Compensation Management	3	100	81	4.0	A-
	5 Employees' Training & Development	3	100	69	2.9	C+
SEMESTER-7	1 Work Force Diversity in organization	3	100	57	1.7	D
	2 industrial relations and Labor Laws	3	100	70	3.0	B-
	3 Risk Management	3	100	80	4.0	A-
	4 Knowledge Management	3	100	50	1.0	D

Note: Errors and omissions are subject to subsequent rectification.

Result Declaration Date: September 20, 2015

CGPA: 2.43
Total Marks: 3400
Obtained Marks: 2187
Percentage: 64.32

Exam Coordinator

Controller of Examinations
Hazara University, Mansehra

Head of Department

Prepared by: Mazhar Hussain

Checked by: Saira Anwar

ADA N^o 225953

Roll No. 17557

BOARD OF INTERMEDIATE & SECONDARY EDUCATION



Abbottabad N.W.F.P. - Pakistan

SECONDARY SCHOOL EXAMINATION CERTIFICATE
SESSION ANNUAL 2007

This is to certify that MUHAMMAD KHAZIF

Son of MUHAMMAD AYUB

A candidate from SIR SYED INSTITUTE OF LEARNING & M BATTAGRAM

has passed the Secondary School Certificate Examination of the Board of Intermediate and Secondary Education, Abbottabad held in April/May, 2007 as a regular candidate. He has obtained 537 marks out of 900 and has been placed in Grade C Representing GOOD.

The candidate passed in the following subjects:

- | | | |
|----------------|------------|--------------|
| 1. ENGLISH | 2. URDU | 3. ISLAMIYAT |
| 4. PAK STUDIES | 5. MATHS | 6. PHYSICS |
| 7. CHEMISTRY | 8. BIOLOGY | |

Date of Birth according to admission form is THIRD MARCH

One Thousand Nine Hundred and NINETY-TWO (03-03-1992)


Asstt. Secretary

This certificate is issued without alteration or erasure


Secretary

ADA No 112528

Roll No. 55929

BOARD OF INTERMEDIATE & SECONDARY EDUCATION



Abbottabad N.W.F.P. - Pakistan

**HIGHER SECONDARY SCHOOL EXAMINATION CERTIFICATE
SESSION ANNUAL 2009**

Pre-Medical Group

This is to certify that **MUHAMMAD KHAZIF**

Son of **MUHAMMAD AYUB**

A candidate from **YOUNG MUSLIM P/S & COLLEGE BATTAGRAM**

has passed the Higher Secondary School Certificate Examination of the Board of Intermediate and Secondary Education, Abbottabad held in April/May 2009 as a Regular candidate. He has obtained 625 marks out of 1100 and has been placed in Grade C Representing GOOD.

The Examination was taken as a Whole/In Parts and the candidate passed in the following subjects:

1. ENGLISH

2. URDU

3. ISL. EDU-PAK STUDIES

4. PHYSICS

5. CHEMISTRY

6. BIOLOGY


Asstt. Secretary

This certificate is issued without alteration or erasure.


Secretary

36705

Serial No. _____

Reg: No. HI.TECH/GTB/COMP/07/05

NWFP TRADE TESTING BOARD

Directorate of Technical Education & Manpower Training



Special & Short Duration Vocational Training Course.

Session A /2007

This is to certify that

Mr/Miss/Mrs/ MUHAMMAD KHAZEEF Son/Daughter/Wife/Widow of MUHAMMAD AYUB
Roll No. 44264 Resident of OGHAZBANDA has completed (06-Months) Vocational
Training in the Trade of COMPUTER in accordance with the National Occupational Skill Standards
From HI.TECH:T.T.I.BATAGRAM with effect from 01/12/06 to 30/06/07

The Trade test was conducted by the N.W.F.P. Trade Testing Board on 05/07/07

He/She secured the following standards of proficiency:-

1. R. Theory:- 57 /100
2. Practical:- 130 /200

And in recognition thereof this Trade Certificate is issued on the 2nd day of the month of Aug:2007 /200


SECRETARY




CHAIRMAN

Serial No. 000282

حزب الله الشورى

Registration No. 10-MCA-HU-56

Roll No. 25478

HAZARA UNIVERSITY

Mansehra, Pakistan



The University in recognition of the fulfilment of prescribed requirements has conferred upon

Mr / Ms Muhammad Khazif Son / Daughter of Muhammad Ayub

The Degree of **MASTER OF BUSINESS ADMINISTRATION** (3.5 YEARS) in the examination
held in June, 2015 session 2011-15 (Regular)

He / She was placed in 2.43 Division / Grade / CGPA.



M. Akhtar

Controller of Examinations

Date 20-September-2015

H. Akhtar

Registrar

inves

Vice Chancellor



Bank AL Habib Limited

Emp # 15198

February 29, 2024

RELEASE LETTER / EXPERIENCE CERTIFICATE

This is to certify that Mr. Muhammad Khazif S/o Muhammad Ayub was in the employment of this Bank from April 02, 2018 to November 30, 2023. At the time of leaving he was working as Officer Grade 2 in our Battagram Branch.

Mr. Khazif has resigned from Bank's services on his own accord and was released accordingly.

We wish him success in his future endeavours.

Ali Asghar

**Deputy General Manager
Human Resources Division**

/sn

HR SERVICES DIVISION

Ref: 912377/2024

March 29, 2024

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Muhammad Khazif S/o Mr. Muhammad Ayub** was a permanent full-time employee of the Bank. He joined the Bank on December 01, 2023 and was relieved from services on March 01, 2024 (at the close of office hours).

At the time of leaving the Bank he was working as Branch Manager in our Officer Grade-"II" posted at New Market Battagram, Islamic Banking Group, Abbottabad Region.

Mr. Khazif resigned on his own accord and there is no loan liability outstanding against him in our books.

For and on behalf of United Bank Limited



Danish Javed
Unit Head HR Off-Boarding
021-99033-2872



Qurban Ali
Divisional Head - HR Services
021-99033-7186