

Muhammad Ali Zafar

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Summary

Enthusiastic Banker with 10 years of experience assisting customers with setting up new services, Proficiently assists clients with all their banking needs. Processes transactions accurately in customer accounts, including checking savings and investment funds. Providing banking solutions to the rising needs of customers. Furthermore also working as an Intern and Accountant in a Chartered Accountant firm.

Technical Skills

Core Banking | Symbol | Temenos T24 | Oracle Fusion Middleware | Adobe Illustrator | Microsoft Office | Quick Books | Candela

Interpersonal Skills

Operations Management | Customer Satisfaction | Sales Management | Customer Relationship Management (CRM) | Financial Analysis | Customer Service Management | Process Improvement | Inventory Management | New Business Development | Leadership | Teamwork | Communication | Problem solving | Customer Experience | Sales Operations | Accountant | Account Management

Work Experience

Branch Service Manager

MCB Bank Limited - Lahore, PK

October 2019 to Present



- Maintaining and monitoring branch operations (Supervision/Authorization)
- Preparation, analysis, maintenance, and submission of all MIS reports to various departments (internal/external)/ Business Coordination.
- Supervise all ATM matters and formalities regarding account opening, closing, and amendment matters to implement KYC / AML policies.
- Maintenance of Branch appearance such as the cleanliness of branch premises etc.

Banking Services Manager

Allied Bank of Pakistan - Lahore, PK

March 2018 to October 2019



- Audit Rectification & Balancing of Books.
- General Banking Operations (Supervision/Authorization)
- Supervision of Trade related Transactions.
- Cost Management & Human Resources.
- Business Coordination/ Housekeeping & Cash Management.
- Regulatory Compliance & Risk Management.
- Internal Control & Record Maintenance/Branch Reconciliation.

Banking Services Officer Trade

Allied Bank of Pakistan - Lahore, PK



June 2016 to February 2018

- Export Advance Payments.
- E-form Transactions & I-Form Transactions.
- Outward Remittance MT-103 / Inward Remittance.
- Foreign outward Bills for collection (FOBC)
- Non-Checking Liquidation Account Opening.
- Free Format Messages.
- Handling Export adjudication cases in SBP court.
- Reporting of Export overdue cases to SBP.
- Recovery and adjustment of overdue/outstanding trade-related finances.

Banking Services Officer



Allied Bank of Pakistan - Lahore, PK

October 2013 to June 2016

- CP Creation / Account Opening / Closure of Customer Account.
- Issue Cheque Book and ATM Card.
- Handling of Term Deposit Receipts (TDR)/ Lockers & Clearing.
- Handling/Input of Banking Instruments(PO/DD/CDR).
- Online Fund Transfer/ Marking Stop Payment/ Standing Order & Sweep.
- Statement of Account / WHT Certificate.
- SBP / NBP / Other banks transactions(RTGS).

Intern & Accountant

TARIQ ABDUL GHANI MAQBOOL & CO. CHARTERED ACCOUNTANTS - Lahore, PK



October 2012 to October 2013

- Auditing and analyzing financial performance.
- Monitoring spending and budgets.
- Preparing accounts and tax returns
- Preparing reports, Asset, liability, and Capital account entries by compiling and analyzing account information.
- Documents financial transactions by entering account information.

Education

Master's in Masters of Commerce in Masters of Commerce

University of Sargodha - Sargodha, PK

2010 to 2012

Skills

- Microsoft office kit.
- Temenos 24
- Adobe Illustrator
- Illustrator
- Candela

- Quick Books
- Oracle Fusion Middleware
- CBS

Links

 <http://linkedin.com/in/m-ali-zafar1991>

Awards

Employee of the year - MCB Bank Limited

January 2023

Certifications and Licenses

Management Trainee Officers Program - Allied Bank Limited

January 2014 to Present

Certificate awarded by Allied Bank Limited after completing 03 months Management Trainee Officers Program at Management Development Center, Lahore.

Managing Branch Operations - Allied Bank Limited

March 2018 to Present

Allied Bank Limited awarded certificate upon successful completion of training on "Managing Branch Operations" at MDC, Lahore

Branch General Controls - MCB Bank Limited

November 2019 to Present

MCB Bank Limited awarded a certificate upon successful completion of training on "Branch General Controls" at the Learning and Development Centre, Lahore.

Certified Branch Service Manager - MCB Bank Limited

September 2022 to Present

MCB Bank Limited awarded a certificate upon successful completion of training on "Certified Branch Service Managers" at the Learning and Development Centre, Lahore.

Role Based AML-CFT - MCB Bank Limited

December 2021 to Present

MCB Bank Limited awarded a certificate upon successful completion of training on "Role Based AML-CFT" at the Learning and Development Centre, Lahore.

Fair Treatment of Customers - MCB Bank Limited

February 2022 to Present

MCB Bank Limited awarded a certificate upon successful completion of training on "Fair Treatment of Customers" at Learning and development Centre, Lahore