

# Muhammad Ali Zafar |

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## EXPERIENCE

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### MCB Bank Limited

Oct 2019 – Present

Branch Services Manager

Lahore, PK

- Maintained branch operations with a 95% adherence to procedures, achieving a 98% service quality and customer satisfaction score. Resolved monthly customer complaints to ensure high retention and loyalty.
- Improved compliance by 89% through internal audits and implemented a CRM system, enhancing customer data accuracy by 90% and communication. Monitored service team KPIs, driving an 88% improvement in efficiency and productivity.
- Achieved an 85% increase in cross-selling revenue through effective coaching and training.
- Implemented robust AML/CFT measures, resulting in an 89% reduction in issues and penalties.
- Generated a 20% increase in credit card and auto loan referrals through referral programs and incentives. Maintained an 80% approval rate for credit card and auto loan applications. Drove a 20% growth in the auto loan portfolio by promoting eligible customers. Proficient in core banking systems like Symbol and Temenos T24, and software tools including Oracle Fusion Middleware, Microsoft Office, Quick Books, and Candela.

### Allied Bank Limited

Oct 2013 – Oct 2019

Banking Service Manager

Lahore, PK

- Successfully implemented audit recommendations, resulting in an 88% improvement in operational efficiency and risk mitigation. Conducted performance evaluations, driving an 87% improvement in productivity and job satisfaction. Managed branch service budget, achieving 70% cost savings without compromising quality.
- Proficient in Export Advance Payments, E-form Transactions, Inward/Outward Remittances, and Foreign Bills. Skilled in Account Opening/Closure, Cheque Book/ATM Card issuance, and Term Deposit Receipts.
- Developed training programs, resulting in an 85% increase in product knowledge and enhanced service delivery. Possess strong leadership, teamwork, communication, and problem-solving skills.
- Expertise in online fund transfers, stop payment marking, and standing orders. Managed trade finance operations with 86% accuracy and adherence to regulations, achieving 90% customer satisfaction and prompt query resolution.
- Conducted thorough financial analysis and due diligence, resulting in an 89% loan approval rate and improved credit quality. Implemented efficient credit monitoring systems, reducing credit review time by 30%.
- Managed a PKR25 million loan portfolio, ensuring timely disbursements and reducing delinquency rates by 20%. Ensured compliance with regulations and internal policies related to loan disbursements, credit documentation, and risk management.

## EDUCATION

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### University of Sargodha

Jun 2010 – Jun 2012

Master of Commerce – M. Com – Accounting & Finance

Sargodha, PK

## Awards

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### Excellence Award – MCB Bank Limited

Jan 2023

Bank-wide Role Model: Employee of the Year Award recipient.

Lahore, PK

## Certifications & Skills

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### Certified Branch Service Manager - MCB Bank Limited

Sep 2022

MCB Bank Limited honored me with a training completion certificate.

Lahore, PK

### Role Based AML-CFT - MCB Bank Limited

Dec 2021

MCB Bank Limited honored me with a training completion certificate.

Lahore, PK