




MUHAMMAD ALI ZAFAR

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EXPERTISE

- Operations Management
- Customer Relationship Management
- Customer Service Management
- Financial Analysis
- Customer Satisfaction
- Project Management
- Process Improvement
- Teamwork
- New Business Development

SKILLS

- Temenos T24
- CBS - Symbol
- Adobe Illustrator
- Oracle Fusion Middleware
- Microsoft Office

EDUCATION

 2010 - 2012
Masters of Commerce in
Accounting & Finance



SUMMARY

Experienced manager with a strong focus on customer service. Proficient in overseeing office operations, managing branches, and leading teams. Proven track record of delivering exceptional customer experiences and driving operational efficiency.



WORK EXPERIENCE

2019 - Present

BRANCH SERVICES MANAGER

MCB BANK LIMITED

- 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 cleanliness of branch premises etc.

2018 - 2019

BANKING SERVICES MANAGER

ALLIED BANK LIMITED

- 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.

2016 - 2018

BANKING SERVICES OFFICER TRADE

ALLIED BANK LIMITED

- 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.
- Handling Export adjudication cases in SBP court.
- Reporting of Export overdue cases to SBP.

2013 - 2016

BANKING SERVICES OFFICER

ALLIED BANK LIMITED

- 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.

2012 - 2013

Intern & Accountant

TARIQ ABDUL GHANI MAQBOOL & CO. CHARTERED ACCOUNTANTS

Preparing reports, Asset, liability, and Capital account entries by compiling and analyzing account information. Auditing and analyzing financial performance.



AWARDS

Excellence Award - MCB Bank Limited

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

Jan 2023

Lahore, PK



LICENSES & CERTIFICATIONS

- Certified Branch Service Manager - MCB Bank Limited - Issued Sep 2022
- Home Remittance Service Delivery - MCB Bank Limited - Issued May 2022
- Fair Treatment of Customers- MCB Bank Limited - Issued Feb 2022
- Role Based AML & CFT - MCB Bank Limited - Issued Dec 2021
- Branch General Controls - MCB Bank Limited - Issued Nov 2021
- Managing Branch Operations - Allied Bank Limited - Issued Mar 2018
- Management Trainee Officers Program - Allied Bank Limited - Issued Jan 2014