



Muhammad Farhan Ali

Detail-oriented individual, seeking a challenging and rewarding position in a dynamic organization in which I can both learn and contribute with my acquired skills, to serve the organization dedicatedly with all my knowledge, training and experience, allowing professional growth and career advancement.



Flat No 1102, Building No C-39 Euro
Art Building Najda Street, Abu Dhabi,
UAE



+971-52-7709727
mfarhanali91@yahoo.com

EDUCATION

- 2020

Iqra University, Karachi

MBA Finance CGPA= 3.0

- 2014

Newports Institute Of Communication & Economics, Karachi

BBA Finance CGPA= 3.18

EXPERIENCE

05.2023 - present

Citi Bank, UAE

Relationship Officer

Responsibilities : Identify potential customers and selling Personal financial product to the specified target customers/segments and meet monthly sales targets. Ensure all KYC and Compliance procedures to be complied with and adhered to the bank policies. Conduct evaluation of client's DBR to process the Credit card application as per bank policy. Conduct promotional activities, group meetings and kiosk to achieve budgeted sales volumes. Establishes and maintains effective relationships with customers, and maintains high level of customer service. Informs customers of new product enhancements to further expand the banking relationship based on customers' financial needs and recommends appropriate solutions. Communicate with customers in a professional and courteous manner, building and maintaining strong relationships with new and existing clients. Researching and pursuing new business opportunities. To ensure that customer are clearly communicated about the bank charges/T&C. Data confidentiality and secrecy norms of the bank are adhered to. To ensure that customer application is kept in safe custody. To ensure that code of the conduct as per the bank bank's policy are adhered to. To ensure that all the documents provided by the customer are duly checked and forwarded to the relevant dept.

02.2019 - 05.2023

Meezan Bank Ltd, Karachi

BSO - Senior Officer - SO I

Responsibilities : Selling financial products and packages, which includes Kafalah, Takaful and Amim. Disbursement of different kinds Debit Cards, Briefing of perks and benefits of all type of ATM cards dealing with walk in customers. Issuance of Payment orders, inward and outward clearing, intercity clearing and fund transfers transactions as per SOP and SBP regulations. Cheque Book ATM cards maintenance, record keeping and Issuance to customers as per bank's policy. ATM cash replenishment when needed. Proper checking / maintenance of stock register. Processing and Supervision of all types of Home Remittance Payments (Western Union, Ria Financials, Mex Payable, Xpress Money etc) & its monitoring and reporting. Booking and monitoring of Term Deposits (TDR). Backup of Cash Deposit in-charge in his absence. Keys Custodian backup of CD in-charge. Processor of Account opening activity. Handling customer queries regarding branch banking operations.

03.2016 - 01.2019

Askari Bank Ltd, Karachi

Operation Officer - Grade II

Responsibilities: Askari Master Credit Card and ATM Debit Card Processing and issuance. Coordination between billing dept and credit card customer. Cheque Book maintenance & record keeping, Processing Home Remittance Payments (Western Union, Transfast) & its monitoring and reporting. ATM cash / POS retract Claims settlements. Locker Key Custodian, Issuance / Surrender of Locker, maintaining record of Locker Rent and Security Deposit and monthly balancing & reporting.Booking & issuance of TDRs, Account Opening /Closure. Handling customer queries Customer dealing.

10.2015 - 02.2016

Fasilite Enterprise, Karachi

Business Operation Officer

Responsibilities: Job was to get the online orders to processing, preparing invoices, inventory count to dispatch of the products. Reconciliation of bills with the payments received.

PERSONAL INFORMATION

Father Name : Fazal Ahmed (Late)
Date of Birth : 27-June-1991
Marital Status: Married
E.ID No. : 784-1991-2860155-8
CNIC No. : 42101-8382349-1 (Pakistan)
Passport No. : YY1823491
Visa Status : UAE Resident
Visa Expiry : 01-June-2023

PERSONALITY

- ✓ Communicative.
- ✓ Punctuality.
- ✓ Creativity.
- ✓ Organized.

LANGUAGES

English
[Progress bar with 6 segments, 5 filled]

Urdu
[Progress bar with 6 segments, 5 filled]

SOFTWARE SKILLS

Temenos T-24
[Progress bar with 6 segments, 5 filled]

Unison (CRM)
[Progress bar with 6 segments, 5 filled]

MS Office
[Progress bar with 6 segments, 5 filled]

Lotus Notes
[Progress bar with 6 segments, 5 filled]

SKILLS

- ✓ Good communication - written and oral skills.
- ✓ Excellent conceptual and analytical skills.
- ✓ Effective interpersonal skills.
- ✓ Capable of being a strong team member.