

# Muhammad Farhan Ali

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📍 Abu Dhabi, UAE

## Profile

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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 delicately with all my knowledge, training and experience, allowing professional growth and career advancement.

## Education

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2020 Karachi, Pakistan	<b>MBA Finance</b> <i>Iqra University, Karachi</i> CGPA= 3.0
2014 Karachi, Pakistan	<b>BBA Finance</b> <i>Newports Institute Of Communication &amp; Economics</i> CGPA= 3.18

## Professional Experience

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2023/05 – present Abu Dhabi, UAE	<b>Relationship Officer</b> <i>Citi Bank, UAE</i> <ul style="list-style-type: none"><li>• Identify potential customers and selling personal financial product to the specified target customers/segments and meet monthly sales targets.</li><li>• Ensure all KYC and Compliance procedures to be complied with and adhered to the bank policies.</li><li>• Conduct evaluation of client's DBR to process the credit card application as per bank policy.</li><li>• Conduct promotional activities, group meetings and kiosk to achieve budgeted sales volumes.</li><li>• Researching and pursuing new business opportunities.</li><li>• Establishes and maintains effective relationships with customers, and maintains high level of customer service.</li><li>• Inform customers of new product enhancements to further expand the banking relationship based on customers' financial needs and recommends appropriate solutions and to ensure that customer are clearly communicated about the bank charges/T&amp;C.</li><li>• Communicate with customers in a professional and courteous manner, building and maintaining strong relationships with new and existing clients.</li><li>• Data confidentiality and secrecy norms of the bank are adhered to.</li><li>• To ensure that customer application is kept in safe custody.</li><li>• To ensure that code of the conduct as per the bank bank's policy are adhered to.</li><li>• To ensure that all the documents provided by the customer are duly checked and forwarded to the relevant dept.</li></ul>
2019/02 – 2023/05 Karachi, Paksitan	<b>Branch Service Officer-Senior Officer - SO I</b> <i>Meezan Bank Limited</i> <ul style="list-style-type: none"><li>• Dealing with walk in customers, handling customer queries regarding branch banking operations.</li><li>• Processing and Supervision of all types of Home Remittance Payments (Western Union, Ria Financials, Mex Payable, Xpress Money etc) &amp; its monitoring and reporting to Home Remittance Unit department.</li></ul>

- Issuance of Payment orders, inward and outward clearing, intercity clearing and fund transfers transactions as per SOP and State Bank of Pakistan regulations.
- Proper checking / maintenance of stock register.
- Cheque Book ATM cards maintenance, record keeping and Issuance to customers as per bank's policy.
- ATM cash replenishment when needed.
- Booking and monitoring of Term Deposits Receipt (TDR).
- Backup of Cash Deposit in-charge in his absence.
- Keys Custodian backup of CD in-charge.
- Processor of Account opening and closure activity.
- Selling financial products and packages, which include Kafalah, Takaful and Amim.
- Disbursement of different kinds of debit cards, briefing of perks and benefits of all type of ATM cards.

2016/03 – 2019/01  
Karachi, Pakistan

### **Operation Officer - Grade II**

*Askari Bank Limited*

- Dealing with walk in customers, handling customer queries regarding branch banking operations.
- Processing Home Remittance Payments (Western Union, Transfast) & its monitoring and reporting.
- Account opening and closure activity. Cheque Book maintenance & record keeping.
- ATM cash / POS retract Claims settlements.
- Locker Room key custodian, issuance / surrender of locker, maintaining record of locker rent and security deposit and monthly balancing & reporting.
- Booking and issuance of Term Deposit Receipts (TDR).
- Processing the application of Askari Master Credit Card and ATM debit card and issuance of the same.
- Coordination between billing dept and credit card customer.

2015/10 – 2016/02  
Karachi, Pakistan

### **Business Operation Officer**

*Fasilite Enterprise*

- Booking the online orders received from different platforms of e-commerce and assign task to team to complete the same.
- Preparing invoices and dispatch of the products
- Inventory count and balancing.
- Reconciliation of bills with the payments received from different courier companies.

## **Skills**

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- Problem Solving.
- Customer Interaction
- Product Knowledge
- Marketing Management
- Customer Service
- Interpersonal Skills
- Customer Follow-Up
- Attention to Detail
- Retail-Sales
- Customer Support.

## **software skills**

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Temenos T-24	● ● ● ● ●	Flexcube	● ● ● ● ●
Unison (CRM)	● ● ● ● ●	MS Office	● ● ● ● ●
Lotus Notes	● ● ● ● ●		

## **Languages**

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- English
- Urdu

**PERSONAL INFORMATION**

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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-2025

**References**

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References available on request