

AITEQAD AFZAL

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Address: Dubai, United Arab Emirates

Availability: immediate



PROFILE:

Ambitious banking professional with eight years' experience covered positions ranging from customer services representative to branch operations manager. Organized and dependable candidate successful at managing multiple roles including customer services, Cash counter/ATM and front desk operations, branch administration with a positive attitude and excellent skill set. Willingness to take on added responsibilities to meet team goals.

PROFESSIONAL WORK EXPERIENCE:

Organization: Muslim Commercial Bank
Tenure: January 2023-January 2024
Designation: Branch Service Manager
Responsibilities:



- Provided guidance and recommendations in order to support the resolution of all customer cases to improve overall customer experience
- Supervised Daily routine commercial banking working, cash management, cash vault, stationery, daily vouchers, remittances, Record keeping and management of branch F&F
- ATM Operations and balancing, handling claims and queries, perform cash replenishment, counting and verifying cash and reconciling ATM transactions including suspect transactions
- Maintaining of Banks Excess/Short account on daily basis (Cash in Out) and have a good knowledge of all daily cash related activities
- Operations controls, compliance, reconciliation of branch daily cash reports/sundries accounts, GLs balancing
- Responsible for day end cash balancing with system reports
- Accurate record keeping for audit and compliance as per regulations
- People management, led a team of 4 employees to improve in their respective roles and achieve targets

Organization: United Bank Ltd
Tenure: August 2020 – September 2021
Designation: Branch Operation Manager
Responsibilities:



Supervised overall branch operations which includes but not limited to the following:

- Provided the work team with administrative supported
- handling routine tasks i.e., cash, cash vault, ATM Balancing and reconciliation of daily reports and vouchers
- Maintenance on ATM machine to ensure functionality and prevent downtime.
- Prepare reports on ATM performance, including transaction volumes, uptime, and customer feedback
- Ensure all daily cash related activities are done without any fail and Physical cash tallies with the system entries at the end of day.
- Provided leadership to the retail operation at the branch level
- Contributed in product sales debit card, autos, credit card, personal loan, net banking propositions, lockers.
- Build up the concept of cross sell among branch team

Organization: United Bank Ltd
Tenure: December 2015 –August 2020
Designation: Customer Service Representative
Responsibilities:



- Served as the first point of contact for clients, responding to inquiries/calls via phone, email in a timely and professional manner
- Inbound and outbound call management
- Cash counter transactions, issuing receipts, daily balancing and generating reports
- Attended average 70+ customers on daily basis and resolved queries efficiently

- Filing documentation in compliance with bank policies
- Facilitated delivery of hassle-free services to clients and collaborate with other departments
- Products selling credit cards, consumer and personal loans, actively identified cross sell opportunities and initiated effort to expend and deepen business relationships
- Opened 5 NTB accounts on daily basis with all KYC and audit procedures and updated client accounts, 10+ CIF amendment, Dormant activation of customers' accounts as routine task
- Maintained friendly and professional customer interactions and counter cleanliness

SKILLS:

Excellent customer Service Skills
 Strong interpersonal and communication skills
 Self-driven and good time management skills
 Strong problem-solving and multi-tasking skills
 Outstanding organizational skills and attention to details
 Reports generation on Oracle Database OBIEE
 Sound knowledge of CBS Symbols (financial software)
 Excellent PC Literacy and MS Office Suit (WORD, Excel, Outlook)

Cash handling and ATM cash handling
 Office Administration, filing and record keeping ability
 Front desk operations counter services
 working under pressure and adaptable

ACADEMIC EDUCATION:

<u>DEGREE/CERTIFICATION</u>	<u>EXAMINING BODY:</u>	<u>YEAR</u>
Bachelors in Business Administration (BBA Hons-CGPA 3.7/4.0)	IQRA National University Peshawar campus	2015
HSSC in Computer Science	Jinnah Memorial College Nowshera	2009

CERTIFICATION/ ADDITIONAL SKILLS:

- **Certificate of Achievement – Customer Service Representative** under the UBL - Branch Management Development program in collaboration with the Institute of Bankers Pakistan
- **Certified Branch Services Manager** (Facilitation Program Certified Branch Services Manager (CBSM) at MCB L&D Center – North - 2023)
- **Top 10% Operation Officer Year – 2018 Certificate of Achievement** - Top 10% Operation Officer - Highest operations score
- Awarded long service award by respective organization UBL (5 Years)
- **MS Office** (Certificate of completion 3 months Office Automation course, esp. MS Word, MS Power Point and MS Excel)
- **Certificate of Internship at Premium Education Consultants Pvt Ltd, Peshawar** (Educational EXPO Internship - 2014)

Language:

English (Advanced) Urdu (Native) Pashto (Native)
