

AITEQAD AFZAL

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Address: Dubai, United Arab Emirates



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 front desk operations, cash counter and admin roles with a positive attitude and excellent skills now exploring entry level counter services/teller roles inside UAE. Willingness to take on added responsibilities to meet team goals.

PROFESSIONAL WORK EXPERIENCE:

Organization: Muslim Commercial Bank
Tenure: Jan-2023-Jan2024
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, tellers and cash management, cash vault, stationery, daily vouchers, remittances & ATM Operations and balancing
- Operations controls, compliance, cash reconciliation of branch daily cash reports/sundries accounts, GLs day end balancing
- Record keeping, general filing and management of branch F&F
- People management, led a team of 4 employees to improve in their respective roles and achieve targets
- Ensure that highest ethical standard is maintained in rendering the best customer services to the client maintaining harmony among all departments & staff of the branch

Organization: United Bank Ltd
Tenure: Aug-2020 – Sept-2021
Designation: Branch Operation Manager
Responsibilities:



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

- Provided the work team with administrative support, when required, to ensure that duties are completed accurately as required
- Look after routine tasks i.e., cash tellers, cash vault, ATM Balancing and reconciliation of daily reports and vouchers
- Directed the branch's staff, reviewed their performance and support them in achieving their personal targets.
- Provided leadership to the retail operation at the branch level
- Assisted 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: Dec-2015 –Aug-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
- Handle cash transactions, issue receipts, and reconcile daily cash reports
- Facilitated delivery of hassle-free services to clients and collaborate with other departments
- Attended and resolved customer queries efficiently while staying up-to-date on product knowledge, policies, and procedures to provide accurate information to clients
- Cross sales and actively identified cross sell opportunities and initiated effort to expend and deepen relationships.

- Opened NTBs with all KYC and audit procedures and updated client accounts
- Maintained friendly and professional customer interactions

SKILLS:

Excellent customer Service Skills. Cash handling and accounts management.
 Strong interpersonal and communication skills. Office Administration and record keeping ability.
 Product selling, cross selling skills Customer satisfaction and convincing.
 Self-driven and good time management skills. Front desk operations
 Strong problem-solving and multi-tasking capability.
 Outstanding organizational skills and attention to details.
 Sound knowledge of CBS Symbols (financial software).
 Excellent computer knowledge and MS Office Suit (WORD, Excel, Outlook).

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:

- **Certified Branch Services Manager** (Facilitation Program Certified Branch Services Manager (CBSM) at MCB L & D Center – North - 2023)
- **MS Office Automation** (Certificate of completion 3 months Office Automation course, esp. MS Word, MS Power Point and MS Excel)
- **Gender Sensitivity at workplace** (Certificate of participation Gender Sensitivity at workplace training session – 2023)
- **Certificate of Internship at Premium Education Consultants Pvt Ltd, Peshawar** (Educational EXPO Internship - 2014).
- passed Branch Management Development program examination conducted under prestigious IBP.

Achievements:

- **Top 10% Operation Officer (CSR)** **Year - 2018**
Certificate of Achievement - Top 10% Operation Officer - Highest operations score.
- **Junior Associateship of IBP (JAIBP)** **Year - 2018**
Cleared all Stage - 1 Junior Associateship of IBP (JAIBP) papers.
- Awarded long service award by respective organization UBL (5 Years).

Language:

English, Urdu, Pashto
