

AITEQAD AFZAL

Contact: +971557768730

Email: ikaadafzal@gmail.com

<https://www.linkedin.com/in/aiteqad-afzal-a886ab88/>

Visit Visa

Address: Dubai, United Arab Emirates



PROFILE:

Ambitious professional with 6 years' commercial banking experience covered positions ranging from customer services representative leading to branch services manager. Organized and dependable candidate successful at managing multiple roles including counter customer services, cash management, branch administration, accurate reporting and record keeping, seasoned front desk operations individual with a positive attitude and excellent skill set now exploring entry level roles in customer services. 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 routine commercial banking working, cash shipments and management, stationery, daily vouchers, foreign remittances & ATM Operations and balancing
- Operations controls, compliance, reconciliation of branch daily cash reports/sundries accounts, GLs balancing
- People management, led a team of 4 employees to improve in their respective roles and achieve targets
- Provided leadership to the retail operation at the branch level
- Build up the concept of cross sell among branch team
- Ensured that highest ethical standard is maintained in rendering the best customer services to the client
- Resolved customer complaints

Organization: United Bank Ltd
Tenure: December 2015 – September 2022
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
- Processed accurate error free cash/transfer transaction in CBS Symbols software, issue receipts, daily balancing
- Attend phone calls and provide accurate information
- Attended average 70+ customers on daily basis and resolved queries efficiently
- Filing documentation and accurate record keeping for audit and compliance as per regulations
- Facilitated delivery of hassle-free services to clients and collaborate with other departments
- Promoted and cross sell new products and services
- Maintained friendly and professional customer interactions and reception cleanliness

SKILLS:

Excellent customer Service Skills
Strong interpersonal and communication skills
Customer satisfaction
Self-driven and good time management skills
Strong problem-solving and multi-tasking skills
Attention to details
Flexible

Adaptable and can work under pressure
Office Administration, filing and record keeping ability
Front desk operations cash counter services
Adaptable and can work under pressure
Preparing reports and presentations
Excellent PC Literacy

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)
- Awarded long service award by respective organization UBL (5 Years)
- **MS Office Automation** (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)
- **Gender Sensitivity at workplace** (Certificate of participation Gender Sensitivity at workplace training session – 2023)

Languages:

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