

QAZI ZUBAIR-UD-DIN QURESHI

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Personal Details

06th May, 1970 • Male • Married • Pakistani
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SENIOR-LEVEL BANKING PROFESSIONAL

An award-winning leader with 25+ years of extensive experience in the banking sector. Proven success in achieving sales targets through strategic planning, team leadership, and execution of sales initiatives. Proficient in business development, conventional & Islamic banking practices, financial analysis, and client relationship management.

- Skilled in developing action plans to enhance customer engagement, deepen relationships, and expand market presence. Possess in-depth knowledge of regulatory requirements and risk management principles within the banking sector.
- Track record of leveraging technology and digital tools to streamline process, enhance efficiency, and improve customer experience. Astute in driving digital transformation initiatives and fostering a culture of innovation in the organization.
- Adept at managing operations, finance, and compliance functions to ensure smooth business operations while adhering to regulatory requirements. Demonstrated exceptional leadership skills in training and managing cross-functional teams to optimize sales performance and enhance operational efficiency.

Core Competencies: Conventional & Islamic Banking | Corporate, Commercial, & Retail Banking Operations | Foreign Trade & Exchange | New Business Development | Sales & Marketing Initiatives | Customer Relationship Management | Credit Management | Commercial & Consumer Finance | Cash Management | Wealth Management | Compliance Functions | KYC & AML | Liability Portfolio Management | Branch Management | Operations Management | Risk Management | Financial Analysis | Accounting & Auditing | Strategic Planning | Budgeting | Digital Banking | Excellent Negotiation & Communication Skills | Complex Problem Resolution | Team Leadership & Training | MS Office

CAREER HIGHLIGHTS

- Received Certificate of Appreciation as Manager Direct Sales - South 2 Region, Multan, for securing 1st position in the Locker Campaign-2021 at Allied Bank Ltd.
- Attained the 2nd position in the NTB Champions League-2021 at Allied Bank Ltd and recognized with a Certificate of Appreciation as Manager Direct Sales - South 2 Region, Multan.
- Acknowledged with the Certificate of Appreciation as Branch Manager in South 2 Region, Multan at Allied Bank Ltd for securing the 1st position in the NTB Super League-2020.
- Received a Certificate of Appreciation for outstanding performance as Branch Manager in South 2 Region, Multan at Allied Bank Ltd in 2019.
- Acknowledged with Letters of Appreciation at MCB Bank Ltd as Branch Manager for attaining "A" Category Status and Good Profit Category in 2006. Recognized for outstanding deposit growth and meeting deposit targets in 2005 and 2004.

PROFESSIONAL EXPERIENCE

AGRI LEADER INTERNATIONAL, SOUTH PUNJAB.

AUG 2023 – NOV 2023

Regional Manager

Designed and implemented sales and marketing strategies to assess market dynamics, competitive landscape, and government policies influencing fertilizer/pesticide sales in agriculture. Maintained monthly and quarterly stock forecasts to ensure accurate outlooks and optimize inventory management for enhanced efficiency. Maintained highest HSE standards in the region by creating and implementing robust HSE policies and plans for sustained compliance.

KEY ACCOMPLISHMENTS

- Surpassed regional product sales objectives and market share targets in South Punjab by delivering strategic direction and leadership to Zonal Managers, Area Managers, and Field Officers.
- Elevated internet banking payments and order generation to peak levels through effective utilization of digital applications.
- Succeeded in achieving various functional objectives to meet timelines and enhance overall operational effectiveness.

CAREER BREAK | Entrepreneurial Hunts in Challenging Economic & Political Conditions **SEP 2022 – AUG 2023**

ALLIED BANK LTD – ISLAMIC BANKING GROUP, REGIONAL OFFICE, SOUTH II, MULTAN **JUN 2021 – SEP 2022**
Manager Direct Sales & Other Initiatives (MG-7/VP)

Directly engaged with frontline BDOs/ROs to accomplish designated targets and deliver report of all sales and operational activities to the management. Delivered first-rate assistance to the assets team in overseeing trade, SME/commercial, agri, and consumer finance operations. Designed and executed action plans in alignment with targets to boost deposit acquisition and cross-selling initiatives. Understood regulatory requirements, bank products, operations, and policies for seamless execution.

KEY ACCOMPLISHMENTS

- Functioned in close collaboration with the Regional Head to examine liabilities and cross-selling performance of BDOs/ROs and exceed targets across 28 branches in Central & Southern Punjab.
- Successfully initiated sales blitzes and campaigns to drive sales momentum and attain strategic objectives.
- Maximized NTB/ETB, CASA, digital products, and portfolio by designing effective policies for “BDOs/RO’s” channel.

ALLIED BANK LTD, VARIOUS LOCATIONS **DEC 2015 – MAY 2021**
Branch Manager (MG-7/VP), Various Branches at Multan & Bahawalpur

Created and implemented plans to meet assigned targets within specified deadlines. Actively liaised with clients to enhance the existing customer base through meaningful interactions and relationship-building strategies. Held full accountability for monitoring internal and prudential KYC and AML requirements. Facilitated customer lead referrals to the assets team to explore opportunities in SME/commercial, trade, agri, and consumer finance sectors. Achieved regulatory compliance while emphasis on KYC parameters to mitigate risk.

KEY ACCOMPLISHMENTS

- Conducted sessions with BDOs/Frontline staff to discuss business momentum and target achievement while ensuring continuous improvement and performance enhancement.
- Trained and directed a high-performing team of branch staff to accomplish all assigned objectives through strict conformance to business policies, rules, and regulations.
- Effectively transformed branch portfolios by recognizing stagnant customer segments and expanding multi-product sales to boost performance.
- Enhanced customer experience and upheld high competitive standards by monitoring service delivery within the branch.
- Steered sessions with the branch staff and operations support team to evaluate key operational risks and efficiency levels based on KPIs and KRIs.

MEEZAN BANK LTD, VARIOUS LOCATIONS **JAN 2013 – DEC 2015**
Regional Coordinator, Various Branches at Multan & Bahawalpur

- Facilitated the Regional General Manager (EVP) in executing business functions of the Regional Office, coordinating operational support across 3 Area Offices and 24 branches in Southern Punjab.

- Streamlined and supervised everyday operations at regional office level in accordance with strategic requirements to ensure seamless workflow.
- Played an integral role in handling all support functions at the Regional Office level, such as operations, finance & accounts, data compilation, internal controls, audit & compliance, periodical branch visits for monitoring, branch network expansion & administration, and correspondence with Head Office, Area Offices, and Branches.

ADDITIONAL EXPERIENCE

Branch Manager (G-6/VP) | Silk Bank Ltd, D.G. Khan & Bahawalpur Branches, Nov 2009 – May 2011

Branch Manager (VP-II) | Meezan Bank Ltd, Eidgah Road (Main Branch) Bahawalpur, Aug 2007 – Oct 2008

Branch Manager (AVP) | MCB Bank Ltd, Farid Gate (Main Branch) Bahawalpur, Feb 2007 – Aug 2007

Branch Manager (AVP) | MCB Bank Ltd, Grain Market Branch Bahawalpur and Main Branch Bahawalnagar, Oct 2004 – Jan 2007

Officer Grade-II/Officer Grade-I, Regional-Circle Credit Manager | MCB Bank Ltd, Bahawalpur, Jun 2000 – Sep 2004

Officer Grade III/Accountant-Credit Officer | MCB Bank Limited, Rahimyarkhan, May 1997 – Jun 2000

Officer Foreign Trade & Exchange | MCB Bank Limited, Karachi, Jul 1995 – May 1997

Audit Trainee | Ford Rhodes Robson Morrow, Chartered Accountants, Karachi, Nov 1994 – Jun 1995

EDUCATION

♦ **Bachelor of Commerce** from Govt. College of Commerce, The Islamia University of Bahawalpur

Certifications

Certified Islamic Banker, Professionals' Institute of Excellence, Karachi, 2009

(JAIBP) Junior Associate Ship of Institute of Bankers, Pakistan (Stage- I & II), 2002

Certificate in "Office Automation Software Tools", 2001

Professional Training

Conventional & Islamic Banking Products | General Banking, Credits and Foreign Trade & Exchange | Customer Service | Business Development | Sales & Marketing | Personal Development

Affiliation

Skill Development Council, Govt. of Pakistan

Academy for International Modern Studies (AIMS)

Pakistan Institute of Banking Studies (PIBS)

Institute of Business, Finance and Industries (IBFI)

Languages

1. Urdu (Native)
2. English (Advanced)
3. Punjabi (Advanced)
4. Saraiki (Advanced)
5. Hindi (Advanced)
6. Arabic (Beginner)