



M Zulquarnain Qureshi

PROFILE SUMMARY

I am a dedicated, organized and methodical individual. I have good interpersonal skills, am an excellent team worker and am keen and very willing to learn and develop new skills. I am reliable and dependable and often seek new responsibilities with wide range of employment areas. I have an active and dynamic approach to work and getting things done. I am determined and decisive. I identify and develop opportunities.

CONTACT

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D.O.B 15-Aug-1987

Visa Status:

Employment Visa

Validity: 07/01/2026

Al Naboodha Al Muteena

Deira, Dubai

EDUCATION

Master In Commerce

University of Sargodha

2008 - 2010

Bachelor in Commerce

University of Punjab

2006 - 2008

EXPERTIS

- cross-sell new products and services to customers.
- Customer-oriented with good interpersonal and presentation skills.
- Resolve customer complaints, independently, wherever possible
- Capability to work effectively under pressure and Excellent English communication skills
- Adhere to AML (Anti-Money Laundering) rules, policies, and procedures at all times
- Ability to work flexible shifts and at various locations across the UAE.
- Fast and excellent customer service to the customers in a professional manner, following the SGOT Rule (Smile – Greet – Offer – Thank).
- Flexibility to work on a shifting schedule and at various locations across the UAE.

WORK EXPERIENCE

Office Admin @ Hashtag Infotech Software Design LLC. Feb 2024 till Date

- Maintains and improves quality results by adhering to standards and guidelines,
- recommending improved procedures.
- Obtains client information by answering telephone calls; interviewing clients; verifying information.
- Informs clients by explaining procedures; answering questions; providing information
- Answering incoming calls and responding to customer's emails.
- Handling many inbound and outbound calls to and from customers.
- Writing letter and e-mails on behalf of other official staff
- Processing Expense sheet and invoices.
- Monitoring stationary level and ordering office supplies.
- Maintain computer and manual filing system
- Handling sensitive information in a confidential manner.
- Maintain and update staff holidays record.

SONERI Bank Ltd. 07th Sep 2021 to 13 Dec 2023.

Operations Manager:

As an operations Manager in a bank, I led strategic initiatives to enhance operational efficiency, implementing streamlined processes that resulted in a 20% reduction in transaction processing times. I oversaw a high-performing team, ensuring compliance with regulatory standards and optimizing resource allocation to meet customer service excellence. Additionally, I played a key role in implementing technology upgrades, fostering a secure and seamless banking experience for clients.

NRSP Microfinance Bank: 20th June 18 to 06th Sep 2021

Operations Manager:

As a bank Operations Manager, overseeing daily functions, optimizing processes, and ensuring compliance with regulatory standards. Managed a high-performance team, enhancing operational efficiency, and implementing technology upgrades for a seamless banking experience. Demonstrated proficiency in resource allocation, risk management, and customer service, contributing to a positive impact on the bank's overall performance.

FINCA Microfinance Bank

Operations Manager: 15 May 2017 to 18 Jan 2018

In the role of Bank Operations Manager, I was responsible for overseeing daily functions, optimizing processes, and ensuring compliance with regulatory standards. Additionally, I was accountable for managing a high-performing team, enhancing operational efficiency, and implementing technology upgrades to ensure a seamless banking experience.

Cashier: 5th Aug 2014 to 14 May 2017.

- Handle Foreign Currency, Remittances, and other customer transactions as required by the Corporate or WPS customer or the Retail customer and as assigned by the Branch Management / department manager, with zero defects.
- Ensure Cash Handling is done as per Company policy, and Cash Balance at assigned 'Till' is accurately tailed and appropriately handled as instructed by the Branch Management.
- Follow compliance procedures, company policies and abides by all health and safety guidelines as per company standards.
- Handling cash, checks, and other forms of payment from customers
- Ensuring transactions are completed in an efficient manner with a high level of accuracy.
- Receive /issue cash transaction instrument like remittance, foreign currency exchange and value-added services transaction payments, etc.
- Maintains a cash float and follows balancing and reconciling procedures; prepares daily 'End of Day' sheet at the close of each business day.
- Reconcile all end day transactions prior to leaving the branch to ensure that all cash receipts & delivery are in order with business transactions.
- ATM Replenishment and Balancing.
- Informing customers about bank products and services.

SOFTWARE SKILLS:

- TALLY PRIME
- TEMENOS T24
- FLEX CUBE
- SYMBOLS
- HPLUS
- MS OFFICE (EXCEL,POWERPOINT)

LANGUAGE

- ENGLISH
- URDU
- HINDI

United Bank Limited: 22nd Dec, 11 to 7th July, 14

Customer Service Officer:

- As a Customer Service Officer, I provided personalized financial guidance to clients, offering a range of banking products and services to meet their individual needs.
- Managed customer accounts, processed transactions, and conducted financial assessments to recommend tailored solutions.
- Proactively identified opportunities for cross-selling, consistently exceeding sales targets, and maintained a high level of customer satisfaction through exceptional service delivery.
- Ensure Cash Handling is done as per Company policy, and Cash Balance at assigned 'Till' is accurately tailed and appropriately handled as instructed by the Branch Management.
- Identify improvement areas & propose constructive changes to achieve operational excellence
- Ensure documentation and the transaction process is in compliance with both the internal and regulatory requirement
- Ensure assigned work activities are carried out as per Company policies and procedures

Internships:

- Internship in MCB Khushab Branch, District Khushab from 15th July 2010 to 30th August 2010.
- Internship in Shoukat Khanam Memorial Cancer Hospital & Research Centre from 1st to 15th September 2010.