



Zahoor Ullah Khan Khalil

[Al Qusais Dubai UAE] [971-524001593] | [Zahoor.inu@gmail.com] |

[<https://www.linkedin.com/in/zahoor-khan-628004a9>]

Summary:

Results-oriented and dynamic professional with prior experience in team leadership, branch operations, and customer service, complemented with a bachelor's degree in business administration. Demonstrated the ability to manage the branch for increased income and operational effectiveness. Keen ability to maintain healthy relationships with clients while observing financial regulations. Applying experience as a Branch Manager to lead productive teams in helping organizations meet company objectives.

Key Skills:

- Branch Management - Leadership in Customer Service
- Improvement Process and Operations
- Bookkeeping & Accounting
- Regulatory Compliance
- Sales Development and Revenue Growth
- Team Building & Management
- Crisis and Risk Management
- Client Relationship Management
- Decision Making and Problem Solving
- KPI's & Performance Analysis
- Employee Training & Development

Professional Experience:

Customer Service Supervisor (Branch Compliance Officer)

Alfardan Exchange, [Dubai, United Arab Emirates]

Feb 2022 - Present

Oversee a team of customer service associates in the resolution of customer complaints in a timely and quality manner.

Observe daily practices to ensure activities function within compliance standards and in the most effective manner. The development and implementation of processes for improving services increased customer satisfaction ratings by [103%].

Collaborate with management in determining areas where processes are not operating efficiently and recommend methods to improve productivity.

This, in turn, improves teamwork productivity by as much as 98.8% through performance indicators monitoring and providing regular feedback to them.

Branch Compliance Duties

1. **Regulatory Monitoring:** Keeping abreast of new and updated laws and regulations that affect the organization.
2. **Training and Education:** Developing and conducting training programs to educate employees about compliance requirements and best practices.
3. **Auditing and Monitoring:** Performing regular audits and monitoring activities to ensure compliance with policies and regulations.
4. **Risk Management:** Identifying and assessing areas of compliance risk and developing strategies to mitigate these risks.
5. **Investigation and Reporting:** Investigating compliance issues or breaches and preparing detailed reports for management and regulatory bodies.
6. **Collaboration:** Working closely with other departments such as legal, finance, and HR to ensure a unified approach to compliance.

Essential Skills

- **Attention to Detail:** Ensuring all processes and documents meet legal standards.
- **Analytical Skills:** Identifying risks and evaluating the effectiveness of compliance controls.
- **Communication Skills:** Clearly conveying compliance requirements and best practices to branch staff.
- **Problem-Solving Skills:** Effectively handling compliance issues and finding solutions.

Key Results:

- New service processes were implemented and reduced average client wait times by 100%.
- Higher quality of service with customized customer interaction strategies increased client retention rates.

Customer Service and Operations Manager :

United Bank Limited (UBL), [Peshawar, Pakistan]

[Jan,2015] – [Sept 2020]

Responsible for branch day-to-day operations, ensuring corporate policies and procedures were followed, along with account services and cash flow management.

Managed the work of staff for customer service to ensure timely solutioning of problems and consummation of transactions with clients.

Led competency enhancement initiatives in standards of operation, compliance, and best-in-class customer service delivery.

Participated in risk management, operational strategy, and performance enhancement projects with senior management.

Key Achievements:

- Improved branch production by [94.7]% through process optimisation, which improved operational efficiency.

Under close attention to regulatory requirements, I managed a successful branch audit without any noncompliance issues.

Through the application of service enhancement initiatives, customer satisfaction ratings increased by [100]%.

Education:

Bachelor of Business Administration (BBA)

IQRA NATIONAL UNIVERSITY, Peshawar, Pakistan

[2014]

Certifications & Training:

- Certified Branch Operation Managers Program

- Customer Service Excellence
- Team Building, Leadership Development
- Hazard and Financial Compliance
- Licence to Serve - The LMG Group

Technical Skills:

- MS Office Suite: Word, Excel, PowerPoint
- CRM Software
- Banking & Financial Software: Core Banking, T24, etc.
- Data Analysis & Reporting Tools
- MSCE 2003

Languages:

- English: Fluent
- Pashto (Native)
- Urdu (Native)

References:

Available upon request.