

AITEQAD AFZAL

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Visit Visa Expiry Date 26th May, 2024

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 customer services, branch administration, sales and front desk operations with a positive attitude and excellent skills now exploring entry level roles in. 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 Daily routine commercial banking working, cash management, cash vault, stationery, daily vouchers, remittances & ATM Operations and balancing
- Operations controls, compliance, reconciliation of branch daily cash reports/sundries accounts, GLs balancing
- Record keeping 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

Organization: United Bank Ltd
Tenure: September 2021 – December 2022
Designation: Internal Controls Monitoring Officer
Responsibilities:



- Conducted more than 5 on-site and off-site reviews per month of branches
- Compliance reports generation via ERP OBIEE database
- Performed over 5 monthly visits to branches, prepared compliance visit reports and summaries using MS Excel shared with managers and ensured timely rectifications
- Implementation of operational procedures, SOP, and manuals during tours
- Identified operational gaps and high-risk issues as per AML/CFT procedures and initiated investigations
- Conducted 2 on the job trainings to staff quarterly to develop operational knowledge
- Evaluated reviews of all triggers/red flags/EDD requests extracted from various reports submitted recommendations for further review of the manager
- Transactions monitoring and analyzing AML/Sanction impact supported with internal audit

Organization: United Bank Ltd
Tenure: August 2020 – September 2021
Designation: Branch Operation Manager
Responsibilities:



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

- Provided the work team with administrative supported
- handling routine tasks i.e., cash, 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: December 2015 –August 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
- Inbound and outbound call management
- Attended average 70+ customers on daily basis and resolved queries efficiently while staying up-to-date on product knowledge to provide complete information
- 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
- Products selling credit cards, consumer and personal loans, actively identified cross sell opportunities and initiated effort to expand and deepen business relationships
- Opened 5 NTB accounts on daily basis with all KYC and audit procedures and updated client accounts, 10+ CIF amendment, Dormant activation of customers' accounts as routine task
- Maintained friendly and professional customer interactions and reception cleanliness
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SKILLS:

Excellent customer Service Skills
 Strong interpersonal and communication skills
 Product selling skills
 Self-driven and good time management skills
 Strong problem-solving and multi-tasking skills
 Outstanding organizational skills and attention to details
 Reports generation on Oracle Database OBIEE
 Sound knowledge of CBS Symbols (financial software)
 Excellent computer knowledge and MS Office Suit (WORD, Excel, Outlook)

Cash handling and accounts management
 Office Administration, filing and record keeping ability
 Customer satisfaction and convincing skills
 Front desk operations counter services
 Auditing and internal compliance

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)
- **Top 10% Operation Officer Year – 2018 Certificate of Achievement** - Top 10% Operation Officer - Highest operations score
- 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)

Personal Information:

CNIC: 17201-5141219-3
DOB: 03-11-1990
Marital Status: Married
Passport: LM1512191
Visa Status: Visit Visa (26th May,2024)
LinkedIn: <https://www.linkedin.com/in/aiteqad-afzal-a886ab88/>
Skype ID: ikaadafzal
Availability: Immediate

Language:

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