



MUHAMMAD SOBAN

(BUSINESS DEVELOPMENT EXECUTIVE)

Deira, Dubai

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SUMMARY OF CAREER

Experienced Branch Operations Manager with a proven record of driving efficiency, optimizing processes and fostering team excellence. Adept at overseeing daily operations, managing resources, and implementing strategic initiatives to achieve organizational goals. Skilled in customer relations, staff development and operational improvement. Committed to delivering high-quality service and driven business growth.

SKILLS

- Adaptive Problem Solving
- Financial Analysis
- Risk Assessments
- Marketing Strategies
- Customer Service and Support
- Communication skills (Interpersonal written and verbal)
- Administrative Tasks
- M/S Office and T-24 accounting software
- Decision Making

LANGUAGE

- English
- Urdu

EXPERIENCE

6-2024 - Present **Iclozure Financial Services LLC**

Business Development Executive

- Provide excellent customer service and provide answers to client questions within set standards
- Use effective sales and inbound/outbound telephone techniques to solidify and build client relationships.
- Complete all required documentation to meet client needs.
- Handling presentations to educate clients on new products.
- Networking with new and existing clients to provide upsell and cross sell opportunities.

11/2021 - 02/2024 **Allied Bank Limited**

Branch Operations Manager

- Leading and managing overall branch Operations, maintaining service standards.
- Develop and implement effective sales strategies and plans to achieve sales targets and business objectives.
- Identify new business opportunities and develop strategies to expand the customer base and increase market share.
- Reduce redundancies in process, improve turnover time and provide quality services to customers.
- Participating in the recruitment, training and performance evaluation of branch staff.
- Handling and facilitating internal audits and surprise inspections by external regulators.
- Managing and facilitating loans and advances for the branch.
- Work closely with marketing, finance and other departments to align sales strategies with over all business goals.
- Prepare regular sales reports and presentation for senior management.

01/2016 - 10/2021 **Allied Bank Limited**

Assistant Manager Branch Operations

- Provide comprehensive administrative support to Operations Manager.
- Maintained accurate record for all office works and customer's financial transactions.
- Ensured ~~100~~100% accuracy in managing new accounts data using accounting software.
- Educated customers on bank services, financial products and applicable fees.
- Demonstrated exceptional customer services by effectively handling inquiries, complaints and escalations.
- Directing and enhancing daily administrative operations relating to appointment bookings, cancellations, confirmations and enquiries.
- Ensured strict adherence to company policies, procedures and regulatory requirements, maintaining a record of compliance excellence.

EDUCATION

2022

Sindh University Jamshoro

MBA(Human Resources)

2016

Mehran University Jamshoro

Bachelor of Science in Information Technology

TRAININGS

- Banking Operations and Procedures
- Fair treatment to customers
- Regulatory Compliance (AML/CFT & KYCs)
- Handling difficult customers and complaints
- Hotel Management