



MUHAMMAD ALI ZAFAR

Dubai, United Arab Emirates

m.alizafar1991@gmail.com

<https://www.linkedin.com/in/m-ali-zafar-1991>

+971 552640885

EXPERTISE

- Operations Management
- Customer Relationship Management
- Customer Service Management
- Financial Analysis
- Customer Satisfaction
- Project Management
- Process Improvement
- Teamwork
- New Business Development

SKILLS

- Temenos T24
- CBS - Symbol
- Adobe Illustrator
- Oracle Fusion Middleware
- Microsoft Office

EDUCATION

2010 - 2012
Masters of Commerce in
Accounting & Finance



WORK EXPERIENCE

2023 – 2023

RELATIONSHIP OFFICER MARKAI GROUP – RAK BANK

- Build and maintain strong customer relationships, meeting sales targets.
- Provide in-depth knowledge of banking products and cross-sell effectively.
- Ensure compliance, document customer interactions, and resolve issues.
- Collaborate with teams, conduct financial education, and stay updated.

2019 - 2023

BRANCH SERVICES MANAGER MCB BANK LIMITED

- Maintaining and monitoring branch operations (Supervision/Authorization)
- Preparation, analysis, maintenance, and submission of all MIS reports to various departments (internal/external)/ Business Coordination.
- Supervise all ATM matters and formalities regarding account opening, closing, and amendment matters to implement KYC / AML policies.
- Maintenance of Branch appearance such as cleanliness of branch premises etc.

2018 - 2019

BANKING SERVICES MANAGER ALLIED BANK LIMITED

- Audit Rectification & Balancing of Books.
- General Banking Operations (Supervision/Authorization)
- Supervision of Trade related Transactions.
- Cost Management & Human Resources.
- Business Coordination/ Housekeeping & Cash Management.
- Regulatory Compliance & Risk Management.
- Internal Control & Record Maintenance/Branch Reconciliation.

2016 - 2018

BANKING SERVICES OFFICER TRADE ALLIED BANK LIMITED

- Export Advance Payments.
- E-form Transactions & I-Form Transactions.
- Outward Remittance MT-103 / Inward Remittance.
- Foreign outward Bills for collection (FOBC)
- Non-Checking Liquidation Account Opening.
- Handling Export adjudication cases in SBP court.
- Reporting of Export overdue cases to SBP.

2013 - 2016

BANKING SERVICES OFFICER ALLIED BANK LIMITED

- CP Creation / Account Opening / Closure of Customer Account
- Issue Cheque Book and ATM Card
- Handling of Term Deposit Receipts (TDR)/ Lockers & Clearing
- Handling/Input of Banking Instruments (PO/DD/CDR)
- Online Fund Transfer/ Marking Stop Payment/ Standing Order & Sweep
- Statement of Account / WHT Certificate.



AWARDS

Excellence Award – MCB Bank Limited

Jan 2023

Bank-wide Role Model: Employee of the Year Award recipient.

Lahore, PK



LICENSES & CERTIFICATIONS

- Certified Branch Service Manager - MCB Bank Limited - Issued Sep 2022
- Home Remittance Service Delivery - MCB Bank Limited - Issued May 2022
- Fair Treatment of Customers- MCB Bank Limited - Issued Feb 2022
- Role Based AML & CFT - MCB Bank Limited - Issued Dec 2021
- Branch General Controls - MCB Bank Limited - Issued Nov 2021
- Managing Branch Operations - Allied Bank Limited - Issued Mar 2018
- Management Trainee Officers Program - Allied Bank Limited - Issued Jan 2014