

# Afaq Haider

Banking Operations | Audit & Investigations | B2B & B2C Management | Operations Management | Sales & Pre-Sales Management

WhatsApp: +92 313 922 5040 @: [afaghaider1984@gmail.com](mailto:afaghaider1984@gmail.com)

LinkedIn: <https://www.linkedin.com/in/afaghaider-8969a9125/>

## Profile Summary

---

A highly experienced, profit-oriented innovator with approximately 18 years of success in banking, accounting, and banking operations. Demonstrates expertise in debit recovery, managed services, business management, and development. Known for developing solutions within constraints and achieving optimal results. As an organized Branch Services Leader, excels in operations management, currency handling, teller scheduling, and customer interactions using proven strategies. Possesses advanced knowledge of security procedures and transaction monitoring. Detail-oriented team player with strong organizational skills and the ability to manage multiple projects accurately. Exceptional at client handling, assessing needs, and proactively enhancing client relationships while collaborating at all levels to achieve organizational goals. Provides leadership and technical expertise across various areas.

## Area of Expertise

- Banking & Financial Management
- Operations & Risk Management
- Customer Relations
- Banking & Financial Management
- Strategic & Performance Management
- Planning & Organizational Skills
- Compliance & Security
- Vendor & Budget Management
- Planning & Organizational Skills
- Leadership & Team Building
- Communication & Presentation
- Technological Proficiency
- Quality & Service Management
- Communication & Presentation
- Analytical & Problem Solving

## Work History

---

### Operations Manager - OG-I | MCB Bank Ltd

Peshawar, Pakistan (Mar'15 – Present)

- Optimal Branch Score Card Performance: Achieving the highest score on the Branch Score Card by excelling in key performance indicators set by the bank.
- Personalized Customer Service: Providing tailored service, understanding customers' specific needs and preferences.
- Immediate Needs Identification: Recognizing and promptly addressing customers' immediate requirements for a positive experience.
- Adherence to Service Standards: Ensuring customers are served according to established standards and within specified timeframes.
- Query Resolution and Complaint Handling: Assisting customers in resolving queries and complaints, providing prompt solutions and feedback.
- Monitoring and Issue Resolution: Overseeing issue resolution and service delivery across internal business partners.
- Leadership and Supervision: Guiding, coaching, and supervising staff to ensure excellent service and high Customer Satisfaction (CS) scores.
- Financial and Non-Financial Transactions: Conducting a wide range of transactions, meeting both financial and non-financial customer needs.
- Control Environment Implementation: Establishing and maintaining an effective control environment, ensuring compliance with policies and regulations.
- Branch Profitability and Budget Oversight: Ensuring branch profitability by monitoring budgets, controlling expenses, and providing necessary approvals.
- Vault, Security, and ATM Management: Overseeing cash vault, security protocols, and ATM operations to maintain operational integrity.
- Branch Outlook and Ambience Maintenance: Taking responsibility for the branch's appearance and atmosphere, creating an inviting and professional environment.
- Furniture, Fixtures, and IT Equipment Maintenance: Ensuring proper upkeep of branch furniture, fixtures, and IT equipment for functionality and aesthetics.
- Security Oversight and Training: Acting as the branch security officer, conducting drills and training staff to maintain a safe and secure work environment.

### Operations Manager - OG-II | MCB Bank Ltd

Peshawar, Pakistan (Jan'11 – Mar'15)

- Producing detailed costing for customers and ensuring the contract is profitable Leadership and Supervision: As a Branch Operations Manager, held a key leadership position within the branch, responsibilities included supervising and overseeing all operational activities.
- Operational Excellence: I was instrumental in achieving a high level of operational excellence within the branch. This involved ensuring smooth and efficient day-to-day operations.
- Market Relations: Successfully cultivated strong relationships within the market. These relations contributed to the overall success and performance of the branch.
- Banca Assurance Expertise: Demonstrated proficiency in Banca Assurance, which involves offering insurance products through banking channels. This expertise likely played a significant role in expanding the branch's services and offerings.

- Investment Sales: Excelled in driving investment sales within the branch. This would have involved providing investment advice and facilitating transactions for customers.
- Achievement of Targets: You consistently surpassed targets set for Banca Assurance and Investment sales. This speaks to your strategic acumen and ability to drive business growth.
- Incentives and Prizes: Your exceptional performance led to the receipt of various cash incentives and prizes. Notable rewards included netbooks and smartphones, underscoring your achievements.
- Result-Driven Approach: Your tenure as a Branch Operations Manager reflects a proactive and results-oriented mindset. This contributed significantly to the branch's success and performance.
- Dedication to the Banking Industry: Your role as a Branch Operations Manager showcases a high level of dedication and expertise in the banking sector. This is evident in your ability to not only manage operations effectively but also drive business growth.
- Team Management: It's likely that you were responsible for managing a team of staff within the branch. This would have involved tasks such as delegation, performance evaluations, and training.

#### **Banking Officer - OG-III | MCB Bank Ltd**

**Peshawar, Pakistan (Dec'07 – Jan'11)**

- Managed day-to-day operations, including customer accounts, transactions, assistance, and administrative tasks.
- FCY In-Charge: Oversaw foreign currency transactions, including exchange rates, compliance, and buying/selling currencies.
- ATM Operations: Handled tasks like replenishment, troubleshooting, and ensuring cash availability for customers.
- Promotion to Supervisor: Recognized for skills and dedication, entrusted with overseeing tellers and service standards.
- Emphasis on Service Quality and Targets: Prioritized high service standards while meeting branch and bank targets.
- Response to Flood Disaster (July 2010): Led an enthusiastic team in successfully navigating a challenging flood situation.
- Recognition and Awards: Acknowledged for outstanding performance with awards like "Star Team of the Year" and "Quarter Team of the Year".
- Swift Branch Reestablishment: Remarkably restarted operations in just 10 days, showcasing exceptional efficiency and resilience.
- Demonstrated commitment to excellence, leadership, and adeptness in high-pressure situations, particularly notable in the face of the flood disaster. This experience underscores valuable contributions to the banking sector.

#### **Cash Officer | MCB Bank Ltd**

**Peshawar, Pakistan (Nov'06 – Dec'07)**

- Prioritizing exceptional service quality and building positive customer relationships during cash transactions.
- Proficiently handling various cash transactions with precision and attention to detail.
- Ensuring strict adherence to bank policies, including protocols for cash handling, verification, and record-keeping.
- Maintaining high-level security measures for cash handling, including the use of secure containers and designated deposit routes.
- Providing customers with guidance on banking services and products, including explaining account features and assisting with bill payments.
- Accurately recording and documenting all cash transactions for reconciliation and auditing purposes.
- Effectively resolving issues or discrepancies related to cash transactions, ensuring timely and satisfactory resolutions for customers.
- Furnishing regular updates to the bank on cash collection activities for transparency and informed decision-making.
- Undergoing periodic performance evaluations, measuring adherence to service standards, accuracy, and customer satisfaction.
- Upholding a high standard of professionalism and ethical conduct, including confidentiality and integrity in all interactions.
- Overall, your role focused on delivering excellent service, accurate financial transactions, and building strong customer relationships while adhering to the bank's policies and procedures. It required a combination of financial proficiency, customer service skills, and a commitment to ethical conduct in all interactions.

#### **Car 4U Sales Advisor (free lancer) | MCB Bank Ltd**

**Peshawar, Pakistan (Mar'06 – Oct'06)**

- Engaging potential clients, explaining terms, interest rates, and financing options.
- Mastering various financing products, knowing rates, repayment terms, and eligibility criteria.
- Crafting tailored solutions based on client financials, creditworthiness, and preferences.
- Ensuring strict adherence to regulatory and bank guidelines for transactions.
- Staying updated on market trends, rates, and competitor offerings for client benefit.
- Meeting deadlines for documentation, loan approval, and disbursement for efficiency.
- Upholding high ethical standards to maintain transparency and trust in transactions.

### **Education**

---

**Bachelors** | Peshawar University, Edwards College Peshawar, Pakistan in 2005

### **References**

---

Will be provided upon request