

Muhammad Ali

Address: Upper Channai, Abbottabad Road, Mansehra

Phone: 0347-7666633, 0333-5063122

Email: alikhawaja83@msn.com

Professional Summary

Accomplished Business Management professional with over 14 years of experience in operations, financial oversight, and team leadership within the banking and IT sectors. Demonstrated expertise in managing complex operations, optimizing performance, and driving strategic initiatives. Proficient in utilizing various financial software across multiple roles, leading multi-functional teams, and fostering effective communication to achieve organizational goals.

Professional Experience

Kawiish IT Services

Business Analyst

November 2020 – Present

- Analyzed business requirements and translated them into actionable IT system specifications, enhancing organizational efficiency.
- Collaborated with stakeholders to gather and document requirements, ensuring alignment with business objectives.
- Identified opportunities for process improvements, contributing to successful project outcomes through effective collaboration with technical teams.
- Acted as a liaison between business and technical teams, facilitating clear and effective communication.

Bank Alfalah Limited

Manager Operations

July 2014 – September 2016

- Oversaw all branch operations, including cash management, accounts, IT, and sales departments, ensuring seamless functionality.
- Managed financial reporting, budgeting, and compliance, enhancing operational transparency and efficiency.
- Led a team, providing guidance and support to achieve branch objectives and maintain high service standards.

Dubai Islamic Bank

Manager Operations

December 2011 – July 2014

- Directed branch operations, including two branchless banking booths, ensuring high-quality service delivery and operational excellence.
- Implemented strategies to improve branch performance and meet organizational targets.

Bank Alfalah Limited

Manager Operations

December 2008 – December 2011

- Managed various departments, including operations, cash management, accounts, and IT.
- Prepared and maintained branch budgets and financial statements, contributing to strategic decision-making.
- Coordinated with area and head office for reporting and compliance, supporting branch performance and governance.

Habib Bank Limited

Assistant Manager

August 2006 – December 2008

- Managed account services, cheque books, and transaction processing, ensuring accurate and timely financial operations.
- Handled local and intercity clearing and collections, optimizing operational efficiency.

Board of Revenue AJ&K Muzaffarabad

Accounts Assistant

March 2006 – August 2006

- Managed compensation records for earthquake-affected areas and computerized manual records, improving record-keeping processes.

National Bank of Pakistan

Intern

February 2005 – August 2005

- Gained experience across various departments, including credits, contributing to a broad understanding of banking operations and client management.
-

Education

MBA in Finance

COMSATS Institute of Information Technology, Abbottabad

Year: 2005

B.Com in IT

Peshawar University (Jinnah College of Commerce, Mansehra)

Year: 2003

FCS (Pre-Engineering)

BISE Abbottabad (Islamia Public College, Mansehra)

Year: 2001

Matriculation (Science)

BISE Abbottabad (Fauji Foundation Model School, Mansehra)

Year: 1999

Professional Training

Comprehensive Banking Course

Habib Bank Limited

- Covered general banking, credits, anti-money laundering, and regulatory compliance.
-

Skills

- **Business Management:** Proven experience in managing day-to-day operations, optimizing performance, and leading multi-functional teams.
 - **Leadership:** Strong ability to lead, motivate, and develop teams to achieve organizational goals.
 - **Financial Oversight:** Proficient in budgeting, financial reporting, and operational management.
 - **Financial Software:** Extensive experience with Mysis, Temenos (T24), Flexcube, and other financial systems across various banking roles.
 - **IT Proficiency:** Advanced skills in Excel, Word, PowerPoint, and collaboration tools (Teams, Zoom).
 - **Communication:** Effective communicator with experience in stakeholder management and team collaboration.
 - **Problem-Solving:** Analytical and innovative approach to addressing and resolving operational challenges.
-

Strengths

- Excellent problem-solving and analytical skills.
 - Proactive and goal-oriented with a strong work ethic.
 - Effective team leader with the ability to manage work pressures.
 - Strong communication and interpersonal skills.
-

Interests

- Exploring IT solutions and technologies.
 - Photography and video shooting.
 - Hiking, mountain biking, and fishing.
-

References

Available upon request.
