

Irfan Ali Ahmed



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Career Objective

To be a part of a prosperous organization, I want to polish my management and technical abilities, excel in innovative blend of commercial and industrial applications, interact and share with team members and colleagues, develop solutions for the real world challenges and earn the best for the organization.

Academic Qualification

Masters in Business Administration (MBA Finance) KASB Institute of Technology	2021
Masters in Economics (M.A) University of Karachi	2013
Bachelor of Commerce (B.Com) Govt. St. Patrick's College Karachi - Pakistan	2006
Board of Intermediate Education Govt. St. Patrick's College Karachi - Pakistan I.Com	2004
Board of Secondary School Education Matriculation Computer Science	2002

Summary of Work Experience

Bank Alfalah Ltd:

(Jan 2022 till Present)

Working as Assistant Manager (OG1) in Payroll Processing sub unit in Centralized Payment Operations department.

PAYROLL PROCESSING:

- Processing Payroll files of listed clients with BAF on daily basis.
- Arranging funds from customer account to MDA and process payroll disbursement.
- Processing SI (Standing Instructions of clients (min/max funds disbursement on other accounts as per client request).

COC BRANCH IBFTs:

- Processing branch COC customer's IBFT request of both conventional and Islamic.
- Preparing monthly MIS for onward submission to HOD.
- Raising disputes/ claims via ADC if IBFT not credited at beneficiaries.
- Taking follow-ups and disputes adjustment as funds reverted via debit authorities from member banks.
- Maintain MIS of all IBFT transactions along with 1-link and FED deduction region wise.

REMITTANCE INWARD PROCESSING & MIS REPORTING:

- Daily processing individual remittances inward receive from First Abu Dhabi Bank.
- Preparing daily MISs of all tie-ups / exchange companies remittance inward transactions, RDA transactions reporting, COTC transactions, daily transactional activity reporting.
- Daily extraction of commercials /corporate from remittance data.
- Separation of OFS (Other freelance services) data from reports for onward submission.

Level 3 BOS (Back Office Services) Pvt Ltd:

Worked as Assistant Manager in AT&T Mobily department at Level3 BOS, Head Office.

(Sept, 2021 till 10 Jan 2022)

Preparing and managing weekly, monthly and quarterly reports of AT&T stores inventory, cash management, commission of sales staff in US, expected profit earnings, check listing of lost and damage items (devices, SIM, Accessories).

Inventory Management:

- Managing consolidate reports on AT&T stores/outlets inventory status on daily/weekly/Monthly basis.
- Ticket lodgment for inventory missing items on ARIT tool.

Earning / Commission Reports:

- Reconciliation weekly compensation data with sales report.
- Expected compensation for the prior completed month based on reconciliation.
- Reconciliation core BI report with actual compensation received from AT&T.
- Filling disputes for any lines that are not being paid for correctly.
- Reporting Te final numbers with adjustments to Finance team for book keeping & Preparing Company's financial statement.

Sales/Cash Management/Discounting:

- Preparing weekly reports of sales and cash handling at AT&T stores.
- Managing drawer funds of \$350 for each AT&T stores taking strong follow ups by Sales Managers.

Telenor Microfinance Bank Ltd:

Worked as Manager in (ADC) Alternate Delivery Channel

(May, 2016 till July 2021)

Worked in unit with assurance of compliance and procedures as defined in SOP.

SBP (State Bank Of Pakistan) and Group Head Reporting:

- Reporting to HOD on over all departmental progress, issues and actionable items.
- Prepare Monthly detailed ADC departmental report included ATM card production status IBFT transactions, revenue generation on ATMs, POS from withdrawals and IBFTs.
- Making presentations of departmental progress for Management.
- SBP quarterly reporting regarding ATMs/POS activated and Transactions detail reports.
- Bimonthly SBP ATM downtime regulatory requirement.
- Preparing Monthly proposed revenue calculation MIS revenue generated via IBFTs on POS machines, ATMs and withdrawals.
- Prepare Monthly MIS performance report and share it to field.
- Share daily ATM down time reports to respective custodians as requested.

System Handling and Processes:

- Providing assistance on transactional issues to branches and branchless banking operations.
- Handling SAF logs (Store and Forward) and clearance of stuck transactions with collaboration of IT.
- Formulating and upgrading work flow processes as per departmental need.
- Provide resolutions on SDRS (Switch Dispute Resolution System) on disputed transactions claims.
- Handle Easy paisa product claims and take appropriate action accordingly.
- Resolve SRs (Service Requests) logged on Seibel portal specially IBFTs i.e. IBFT Sending, Receiving and Recovery claims.
- Debit Authority issuance of disputed transactions claims on SDRS accordingly.
- Coordination with 1-link on disputed transactions.
- Strong follow-ups with other member banks on funds recovery disputes.
- Respond on queries / claims raised by branches.
- Trace out the root cause of issues and tried to resolve within given time lines.

Cash Management of Easypaisa customers:

- Prepare bulk disbursement file of stuck Easypaisa customer's funds.
- Send email with attachment to CMOPS for arranging funds from GL to MDA for further disbursement.
- Maintain recon of disbursed funds and MIS accordingly.
- Handle Easy paisa product claims and take appropriate action accordingly.

ATM Vendor Management:

- New ATM deployments and movement over all processing and finalizing (coordination with ATM vendor), IT support, security, network and relevant stake holders.
- Deployed 45 ATMs Pan Pakistan Telenor Microfinance bank branches.
- ATM Parts replacement as per requirement.
- Project done on Pan Pakistan ATMs internal camera installation and EMV patch deployment.
- Check and escalate issues regarding ATMs to concerns to ensure up time at optimal level.

Team Management:

- Perform as a team player to encourage and support team members to give best results and utilize their abilities in better productive way.
- Actively involved in team meetings and highlight issues that need to be addressed accordingly.
- Giving tasks with guidance to subordinates to meet with in timelines.
- As working in one window operation team, support to other team members to sort out pending work.
- As a backup support perform ATM branch balancing / reconciliation and finalize procedure in appropriate way.

Standard Chartered Bank Pakistan (SCB):

Deputed by Inbox Business Technologies (Pvt) Ltd

Worked as Team Lead in (ADC) Alternate Delivery Channel

(Nov, 2015 till April 2016)

- Supervise unit with assurance of compliance and procedure as defined in SOP.
- New ATM deployments with coordination of vendors (NCR), IT support, security and service line departments.
- Perform as a team player to encourage and support team members to give best results and utilize their abilities in better productive way.
- Share daily ATM down time reports to respective custodians as requested.
- Share daily CDK/CPM (Cheque Deposit Machine) reports and details as required by respective custodians.
- Prepare Monthly ATM/CDM/CDK performance report and share to field.
- Check and escalate issues regarding ATM/CDM/CDK to concerns to ensure up time at optimal level.
- Trace out the root cause of issues and tried to resolve within given time lines.
- As a Team lead conduct interviews for new resource as required and place better replacement if any team member resigned.
- Utilize work force in a way to achieve targets within given time lines with proper distribution of work load.

United Bank Limited (UBL):

(Dec, 2009 till Oct, 2015)

Authorization and Risk Monitoring Unit:

Worked as Analyst (OG3) in Authorization and Risk Monitoring Unit from 5 May, 2015 till 28 Oct, 2015.

ATM Monitoring:

- Supervise ATM monitoring unit with assurance of compliance and procedure as defined in SOP.
- Generate (Service Requests) for ATM Down issues and take proper follow ups from ATM custodians.
- Line up ATM vendors (NCR, Diebold and Wincor) through Vendor Management process.
- Maintain daily basis MIS of All ATM performance report and forward to felid (Cluster Heads, ROHs, RBHs DCSMs, BMs and CSMs).
- Monitor ATM camera issues through Image monitoring process.
- Preparing reports regarding ATMs Service issue like (Link Down, Low Cash, Out of Service and Out of Cash) highlight to concerns and taking proper follow ups.
- Process Service Requests of ATM complaints on daily basis.
- Monitor all UBL ATMs status on hourly basis to ensure service level of all UBL ATMs at satisfactory level.

Worked as “Analyst” Deputed by Fulcrum Pvt Ltd from 1 Oct, 2010 till May 4, 2015

Call Monitoring:

- Evaluate calls regarding Credit card ,T-pins issuance and Cheque book activation to monitor and prevent any Fraudulent activity and ensure compliance.
- Process Service Request about customer’s change of addresses and email up gradations in customers profiles.
- Maintain weekly and monthly MIS of Fatal and Non-Fatal errors and report to Asst.Manager.

Phone Banking:

Worked as “Phone Banker” Deputed by Hussain Tanveer Associates Pvt Ltd from Dec 18, 2009

till Sept 30, 2010

Worked as “Phone Banking Officer” more than Two Years in UBL Contact Center

- Maintaining daily MIS report of Activated ATM and Credit cards for review and minimizing error.
- Taking reversals complaints of late payment fee and mark-up on credit cards.
- Awareness calls to customers about new promotions and product related information.
- Taking strong follow up regarding customers’ complaints and queries.
- Attending Daily team meetings for planning and attaining job targets.
- Cater calls regarding Internal Funds Transfer (ITF) and Balance Transfer Facility (BTF) requests of customers.
- Logging complaints regarding Branch Link down.
- Forward Cash retraction issues of customer on ATMs.

Anjum Asim Shahid Rahman Chartered Accountants: - (AASR):

(10th July, 2007 to 28th Jan 2009)

Completed Two year Article ship from Anjum Asim Shahid Rahman Chartered Accountants.

Worked as “Audit Assistant” in Assurance & Advisory services department of Anjum Asim Shahid Rahman Chartered Accountants, a member firm of Grant Thornton International (GTI), one of the leading Public Accountancy and Management Consulting firms

Following are some of the major concerns where I was engaged:

External Audits

- First Alnoor Modaraba
- Megatech Communication Pvt Limited.
- Pak Oman Investment Company Limited.

Internal Audits

- Jahangir Siddiqui Investment Company Limited
- Sigma Leasing

Special Assignments

- Visit Mithi (Tharparkar) for examine the expenses of UNO aid provided for children’s education.
- Income Estimation of individual and sole proprietors.

Certifications and Achievements

- Top performer award 2020 received by CEO {(Mudassir Aqil) Telenor Microfinance Bank Ltd}.
- Attend one day training session and received certificate of participation on “Reforming Digital Payments” organized by Bankers Development Institute held at Movenpick Hotel (Karachi October 26th, 2019).
- Attend Training program entitled “ATM Operations and Settlement” at The Institute of Bankers Pakistan held at (Karachi September 25th, 2017).
- Attend Training program entitled “Digital Banking Channels-evolution in Modern Banking” at The Institute of Bankers Pakistan held at (Karachi October 28th, 2017).
- Appreciation from Head of Branch Banking Operations regarding SCB New ATM deployment project in Mar 2016.
- Top Performer (Risk Monitoring) FEB-2014 in UBL.
- Certificate of Participation AUG-2010 “Explore your potential” in UBL.
- Phone Banking Shining Star of the Month MAY-2010 in UBL.
- One day work shop JUNE-2008 on “GT Horizon, GT Explorer and Audit Care” at ICAP Karachi.
- One day Orientation course JUNE-2008 on “The Structure, Policies, Procedures and Professional Ethics of the Firm” at School of Business Studies Karachi.
- Training on “Audit CARE” NOV-2007 1 day work shop at ICAP Karachi.

Computer Skills

- Microsoft Excel, Microsoft Word and PowerPoint.
- Pivot table data reports presentations.
- Ms excel graphical reports presentations.

Interest

- Indoor Sports
- Reading Articles
- Interest in History topics specially Islamic History
- Surfing on Net

PERSONAL

Father's name	Nafees Ahmed
Date of birth	May 18, 1987
CNIC	42101-8113378-9
Religion	Islam
Marital status	Married
Nationality	Pakistani

References will be furnished if required.