

Muhammad Ishfaq Zubair Malik

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EDUCATION

City University of Hong Kong, McGill University (Exchange Programme)

Expected Completion of Degree: June 2026

Major: Bachelor of Science in Computational Finance and Financial Technology

- Cumulative GPA of **4.07/4.30**
- Recipient of the CityU Top Scholarship Award worth HK\$ 180,000 annually for four years, received the Dean's List Award for the academic years: **2022/2023, 2023/2024**
- **Related Coursework:** Full-Stack Development, Python Programming, Data Structures, Java Programming, Data Analytics in R, Machine Learning, Data Visualization, C++ Programming, Regression Analysis, Calculus and Linear Algebra, Case Analysis and Presentation

WORK EXPERIENCE

Hero Plus Group (Digital Payments) – Payments Intern (Hong Kong)

(Hong Kong) June 2025 – Present

- Through deep collaboration with the sales, product and design teams, built and deployed a production ready full-stack application from the ground up using React-native, TypeScript, SQL, Ruby on Rails, REST APIs, GitHub, Postman, Trello, HTML, and CSS.
- Automated and streamlined the merchant onboarding processes for the sales operations and business development teams, driving efficiencies in merchant onboarding and improving the management and output from the sales teams.
- The built internal application helped drive revenues and higher margins, through higher merchant applications as well as more efficient completions of the merchant onboarding process. This also allowed business development teams to focus on approaching new merchants instead of managing already onboarded ones.

PerformVe Limited (Information Technology) – Full Stack Developer Intern

(Hong Kong) July 2024 – Sep 2024

- Collaborated with cross-functional teams to design and develop a high-performance management system for a healthcare client, using ReactJS, NodeJS, Typescript, HTML, and CSS to enhance operational efficiency while navigating complex, evolving requirements
- Led the creation of a custom API system using NodeJS to streamline patient data, prescriptions, billing, and drug inventory tracking. Connected this API system with the backend using the MongoDB database server
- Spearheaded database architecture optimization to fulfill client optimization and efficiency requirements ensuring an integrated and scalable system delivered, showcasing analytical rigor, and the ability to drive projects forward in both independent and team settings

Deploifai Limited (Machine Learning Infrastructure) – Web Development Intern

(Hong Kong) July 2023 – Sep 2023

- Designed and developed a complete frontend web-application for a machine learning cloud-infrastructure platform using ReactJS, JavaScript, NodeJS, and GraphQL, enabling seamless user interaction in managing, training, and deploying their machine learning projects
- Carried out deep market research to identify and engage potential clients, fostering strategic partnerships with machine learning and artificial intelligence companies in India, US, Hong Kong, and Singapore, demonstrating analytical rigor and a client-centric approach
- Negotiated and executed potential partnership deals with clients in the mentioned markets and drove fundraising and marketing efforts through preparing sales materials and delivering pitches to venture capitalists

Lahore Fashions Limited (Manufacturing) – Financial Technology Intern

(Lahore, Pakistan) June 2022 – Aug 2022

- Conducted in-depth financial and economic analyses using Python (NumPy, Pandas), SQL and Matplotlib to support financial strategic decisions and provide key insights supported by market and economic research through formal reports identifying potential risks and mitigation approaches to the company's growth strategy
- Developed a standardized template for financial statements using Microsoft Excel, streamlining the reporting process and improving the consistency and accuracy of historical financial data, which significantly optimized audit efficiency
- Worked closely with information technology teams to maintain financial databases and systems using SQL, ensuring the accuracy and integrity of departmental financial performance reporting. Aligning performance metrics with business objectives considerably

PROJECTS

Personal Website

(React, TypeScript, Vite, CSS, Styled-Components, GitHub)

- Built a personal resume website from the ground up to introduce my skills, experience, and know-how with a modern design and interactive features. The website was built using React, TypeScript, Node.js, Tailwind CSS, Vite, and styled components.
- The website uses GitHub Actions for automatic CI/CD and is automatically deployed through GitHub Pages. The website also features an auto-text generator system that shows different live animated typing text to provide the user with a more interactive experience.

Health and Fitness Full Stack Web Application

(Python, Matplotlib, Flask, JavaScript, HTML, CSS, GitHub)

- Developed and deployed a full-stack health and fitness web application using Python (NumPy and Pandas), Matplotlib, Flask, JavaScript, HTML, CSS, and used GitHub actions for CI/CD. It was implemented through a self-designed data storage system, data cleaning and analysis and interactive visualizations of data.
- It includes features such as user signup and authentication, historical BMI and workout visualizations, a native calendar to track workouts, and a personal nutrition recommendation system based on the user's set fitness goals.

SKILLS & INTERESTS

- **Languages:** English (*native*), Urdu (*native*), Punjabi (*native*), Hindi (*conversational proficiency*)
- **Programming Languages & Skills:** JavaScript, TypeScript, ReactJS, React-Native, Ruby on Rails, NodeJS, GraphQL, SQL, Python, C++, R, Java, Vite, GitHub Actions, Jenkins, AWS, Data Structures, OOP, Oracle, Solidity, HTML, Tailwind CSS, PowerBI, Jira, Confluence, Trello, Figma
- **Financial Skills:** Trading Strategies, Fundamental and Technical Analysis, Equity Trading, FX Trading, Fixed Income Trading, Futures Trading, and Options Trading, Advanced Microsoft Excel, Microsoft PowerPoint, Bloomberg Terminal, VBA Macro, Derivative Pricing