# 20141125_144237-1.jpg

# WALEED

# ­­­

### 

### E-mail: [waleed.173887@2freemail.com](mailto:waleed.173887@2freemail.com)

### Summary

Experienced Banking and Finance professional. Having a strong back ground in Accounts, Foreign exchange, Banking Operations, Customer Relationship, Retail banking and Card Industry.

### Work Experience: More than 10 years of Experience in Banking, Accounts and Finance

|  |  |
| --- | --- |
| **August 2013 till Present**  **May 2009 - August 2013**    **September 2005 – April 2009** | **Branch Operation Officer**  **Union National Bank**  **Abudhabi**  **Responsibilities**   * Proficient in handling the entire gamut of banking operations entailing KYC, Compliance, AML, Clearing, Branch Administration, Finance and Accounts. * Executing all operational activities in the bank branch, accurately and in compliance with bank procedure. * Approve opening / closing of all types of accounts, customer requests, TOD for salaried customer as per the agreed credit policy .Approve all high level teller transactions as per the approved limit.  Ensuring compliance with money laundering procedures and following the bank’s security and control procedures regarding operations. * Monitoring transactions processed through various delivery channels of the bank including branch banking, online banking, ATMs Etc. * Adhering to account opening / KYC Norms (Query / Discrepancy) confirmation of AML alerts. Daily review of branch sundry accounts and follow up for closure of outstanding items and daily balancing, reconciliation of cash. * Maintain up-to-date checklists of all branch functions, assign specific duties and responsibilities to tellers, and ensure tasks are accurately and efficiently completed. Rotate duties to ensure all staff members are able to perform all tasks. * Ensure safety and security of the customers and Bank assets by complying with established policies and procedures and adhere with regulatory requirements. * Handle inward/outward clearing (ICCS) for and transfer daily outward files to Central Bank with in cut off time. Maintain zero error in ICCS processing. * Opening and receiving cash as a Teller/Senior Teller/Supervisor with direct dealing of cash/checks deposits and withdrawals, inward/outward clearing checks, inward/outward fund transfers requests, Manager Check’s issuance, foreign currencies exchange transactions and ATM machines cash replenishments and related debit & credit cards concerns. * Coordination with various departments such as Retail, Audit, IT, Retail Operations, etc. Replacing staff in the branch during their leave such as customer service. * Manage effective implementation of all pre and post audit requirements to ensure satisfactory audit ratings of the branch.   **Bank Teller**  **Bank of Sharjah**  **Abu Dhabi Branch**   * Custodian of ATM Operation. * Dealing with central bank of UAE for bulk cash. * Record all transactions promptly, accurately and in compliance with bank procedure. Taking all transactions reports for the day and check all transaction reports of other counterpart and verify the same, to make sure all transactions are posted and nothing in pending. * Perform specialized tasks such as preparing cashier's checks, personal money orders, issuing manager’s cheque. * Receives cheques, cash, bankcards and other negotiable instruments in payment of fees or charges from customer and Verify all Security checks as per the bank policy, Accept cash deposit and check accuracy of deposit slip. * Accept telegraph transfer, local and international with different currencies and scanned the document with accurate amount as mentioned in the hardcopy later referring to Contact Center, * Scanning all clearing cheques from the drop box in every one hour and send to CPU for Clearing, and process the Transaction for In-house cheques – printing all report for In-house and clearing Cheque reports. Maintains and accounts for cash drawer and daily transactions; reports discrepancies immediately to the line manager.   **Operation officer**  Lari Exchange Establishment  United Arab Emirates   * Involved in supervising and monitoring all kinds of international remittances, to almost all countries in the world in different currencies and currency exchange. Monitoring instant money transfer products including Western Union, Instant cash, Express Money, Cash Passport Money Transfer, etc. * High value deposits to bank on daily basis and reconciliation of bank statements for accuracy. * Serving as a teller authorizer and authorizing all activities of cashiers for accuracy, geniuses with regard to foreign exchange and remittances. * Successfully supervised the Cashier/Customer Service operations including remittances worldwide and foreign exchange services. * Make sure that systems and Anti Money Laundering (AML) processes meet the requirements of regulatory bodies and as per the set policies and standards by the group compliance department. * Responsible for payment investigations activities pertaining to the interbank remittances worldwide. Overseeing processing, monitoring and follow ups of payments initiated at the branch in liaison with correspondent banks to make sure that transaction are complete, accurate and adhering to the rules and regulations laid by the local agencies such as central bank and international agencies. |
| **June 2002 - August 2005** | |  | | --- | | **Accountant**  Shahfaisal Enterprises (Pakistan State Oil)  Karachi Pakistan   * Coordination with PSO, Caltex and Shell regarding the carriage contracts, rates and billing. * Distribution of vehicles to all over Pakistan and Other regions including Afghanistan and china. * Coordinating with sales, service and stock yard team for vehicle dispatch. * Assign outsource transporters and In house drivers for vehicle transfer. Preparation of vehicle planning & export documentation(By Road) * Regular follow-up and status reporting regarding vehicle deliveries to Refineries and customers. Monitor shipment clearance status * Daily MIS report generation and circulation. Complete required daily/weekly reports on time. * Transporters and drivers details updating through system * Calculations of the product delivery like Crude Oil, Furnace and JP1. * Maintaining all books of accounts and transactions. | |

### Education & Professional Courses:

|  |  |
| --- | --- |
| **March 2015:**  **January 2014**  **March 2005:** | **Compliance Insights in Banks**  **Emirates Institute for Banking and Financial Studies**  **Advance AML Practice**  **UNB**  **ICMAP (Intermediate)**, Karachi, Pakistan **Certification/diploma**, Accounting, Computer Systems, Business English, Peach Tree Institute of Cost and Managements Accounts of Pakistan. |
| **December 2003:** | **University of Karachi**, Karachi, Pakistan **Bachelor's degree**, Accounting, Management, Business Math, Economic, Statistics |
| **August 2001:** | **Institute of Banking Studies of Pakistan**, Karachi, Pakistan **Certification/Diploma**, Microsoft Office  MS word, MS Excel, Power Point, Internet and E-Mail |

### Personal Information:

|  |  |
| --- | --- |
| **Birth Date:** | 11 November 1982 |
| **Nationality:** | Pakistan |
| **Residence Location:** | United Arab Emirates - Abu Dhabi |
| **Marital Status:**  **License:**  **Visa Status:**  **Language:** | Married  Valid UAE driving license.  Employment - Transferable  Strong communication skills in **Arabic / English / Urdu/Hindi**. |