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|  | **ZOHAIB**  |

**Professional Summary:**

A self-motivated professional with an excellent track record in high volume banking operations department. Over five year banking experience enriched me with the vital knowledge of banking transactions and exemplary customer services exposure. Proven ability to provide quality customer services over the counter with appropriate products knowledge, positive attitude, attract new customers and handling efficiently as well as peer pressure. Having good knowledge of the systems and execution of all transactions error free with in TAT. A good team player having several appreciation certificates on achieving assigned targets.

**Key Skills:**

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| * Communication skills with professional attitude.
* Customer oriented beyond satisfaction.
* Problem solving.
* Cash management and supervision.
 | * Banking operations management, floor managment, customer handling and marketing of new products.
* Certificate in IT, Ms Office, Internet, Data entry operator.
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| * Language Fluency in English, Urdu, Sindi, Punjabi
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**Experience:**

**Cash Officer/Customer Services Executive - Al Fardan Exchange - Dubai, UAE** June 2015 to date

**Job Summary:**

Joined Al Fardan Exchange as cash officer, major responsibilities; effective cash management, to provide exemplary customer services, dealing with cash in multi currencies, remittances to all over the world with accuracy by using our direct as well as third party services such as Western union, Instant Cash, Muthood finance etc. Maximize the barnch profitability and to achieve assigned targets.

**Job Description:**

* Working in centralized cash managment department, dealing in USD and other currencies and shipment overseas with our tie up banks.
* Efficiently dealing with customers, remittences to all over the world with our tie up banks, exchanging/dealing in multi currencies at best possible rates to meet customer’s satisfaction and to retain them.
* Smoothly process of all transactions and monitoring KYC and anti money laundering under Central Bank's SOP.
* Marketing new clients/corporate clients offering them best competitive rates and services.
* Coordinating with Al Fardan’s branches to meet their currency requirements and providing them as per requisite, Receive currencies from branches and sell in the market on best possible rates.
* Improving corridor wise transactions/sales and attract more customers by giving them good rates and services
* Proper knowledge of all services/products. Till balancing on daily basis, reporting, and maintain turnaround time at counter.

**Senior Officer - II - Meezan Bank Limited - Pakistan** Feb 2011 to June 2015

**Job Summary:**

Joined Meezan Bank, first and largest Islamic bank of Pakistan as customer services officer/Teller (operations). Serving over Four years and promoted to Senior officer Operations, efficiently handling all banking operations, cash managment, counter services, supervision of all operations and cash department activities.

**Job Description:**

* Inward and outward clearing in local and foreign currency, Pay orders, Demand draft, home remittances, online fund transfers, cash receiving and payments, cash balancing and depositing to main branch.
* Account opening, cheque book handling, Safe deposit locker operations, key custodian of vault and locker room. Power of Attorney holder.
* ATM operations such as cash feeding, reconciliations, reporting, service quality issues, maintaining turnaround time in order to maintain exemplary customer services.
* Marketing new clients, deposit mobilization, cross selling of all products offered by the bank.
* Reporting of deposit wise branch position, Profit/Loss figures, Cost controlling in different operating heads, tax reporting, maintain CASA and improving branch financial figures.
* As a Cashier, custodian of cash, Overall responsible for Cash Management, Cash Balancing, Sorting, Disposal of soiled currency & vault management as per Bank/SBP directions. Vigilantly Cash dealing at counter in PKR as well as in foreign currency in US Dollar, GB Pound & Euro.

**Teller/Cash Officer - Khushhali Bank Ltd - Pakistan** July 2009 to Feb 2011

**Job Summary:**

Major Job responsibilities included handling and management of cash and to assist the operations manager in day to day activities.

As a Cashier, custodian of cash, Overall responsible for Cash Management, Cash receiving and payments, Balancing, Sorting, Disposal of soiled currency & vault management as per Bank/SBP directions.

**Education:**

* **Masters of Economics** (M.A Eco) 2015
* **Bachelor of Commerce** (B.Com) 2012

**Achievements/Trainings:**

* Meezan bank Awarded certificate of appreciation on deposit mobilization in year 2012 and outstanding performance in year 2014.
* One year Internship Program under BBSYDP as Accounts Clerk, in Works & Services Department. (Comprising 4 months orientation & 8 months practical placement.)
* Orientation training on Islamic Banking conducted by Meezan Bank @ head office Karachi.
* Four Days Training on Branch Banking Operations @ National Institute of Banking & Finance, Islamabad.
* Certified Bank Teller Training @ Luxury Inn, Karachi.

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