**Ehsan**

Ehsan.312663@2freemail.com

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**Summary:**

Experienced banking professional with 7 years of experience in various departments such as Branch Banking Operations, Sales/Marketing and Credit in United Arab Emirates and Pakistan.

**Teller Services Officer/Cashier:**

**MCB Bank Limited, Pakistan, Jun 2015 - Nov 2015**

* Process transactions covering cash deposits, cash withdrawals, banker’s cheque and remittances.
* Increase and maintain capability of cash handling by balancing the physical inflow and outflow of debit and credit with the help of vouchers.
* Facilitate the customers in time through the posting of transactions in the system.
* Maintain records i.e Cash book, State Bank of Pakistan book, Cash Vault Register.
* Handling customers complaints & refer them to the appropriate area for handling.

**Relationship Officer:**

**Faysal Bank, Pakistan, Nov 2014 - May -2015**

* Achieve assigned sales targets for deposit mobilization and takaful insurance in order to contribute to the sales volumes / revenues.
* Develop new markets and customers within the assigned territory to enhance sales.
* Provide quality customer service to ensure customer satisfaction and retention
* Maintain strong customer satisfaction.

**Teller Services Officer/Cahsier:**

**Habib Bank Limited –United Arab Emirates,Aug 2012 - May 2013**

* Process transactions covering cash deposits, cash withdrawals, remittances, pay orders & transfer cheques.
* ATM cash feeding, balancing, replenishment & ATM cash control.
* Deliver superior customers service in line with minimum specified service standards by being part of customer focused team.
* Increase and maintain capability of cash handling by balancing the physical inflow and out flow of debit and credit with the help of vouchers
* Handling customers complaints & refer them to the appropriate area for handling.

**Sales Coordinator**

**Mashreqbank – United Arab Emirates, Dec 2007 – May 2012**

* Evaluate Bank statements/financial statements of companies applied for loans verify and analyze information and documentation.
* Analyze the strength and weakness of Applicant Company though documents provide.
* Generate reports for customers to identify whether they have any bad repayment history with any bank, involved in any terrorist/criminal activities/ blacklisted/Politically exposed persons.
* Play a role of an effective interface between Sales Unit and Credit Department.
* Liaise with Credit Department for approval of loan application.

**Education:**

* B.A (Bachelor of Arts), University Of Punjab – Pakistan
* ICS (intermediate of Computer Sciences), Govt. Degree College, Talagang Pakistan

**Certifications:**

* CIFE (Certified Islamic Finance Executive), ETHICA
* Information Security Awareness , Mashreqbank
* Anti Money Laundering & Combating Terrorist Financing, Mashreqbank
* Selling Skills, Mashreqbank
* Customer First, Mashreqbank
* Combating Fraud Workshop, Mashreqbank

**Skills:**

* PC Skills
* Cash Handling
* Customer Service
* Leadership/Team Management
* Credit Review/Credit Underwriting

**Languages:**

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|  | English | Expert |
|  | Urdu | Expert |
|  | Arabic | Beginner |
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