|  |  |
| --- | --- |
| **UMAIR****UMAIR.334186@2freemail.com****Visa status: Employment Visa** | **C:\Users\HP\Downloads\picture.jpg** |

**5 plus years of cumulative experience in the area of Banking Transaction Processing, General Ledger (GL) Reconciliation, Training, People Management& Customer Centric Approach**

**SKILLS & EXPERTISE**

|  |  |
| --- | --- |
| * **CUSTOMER SERVICE**
* **CALL HANDLING**
* **PEOPLE MANAGEMENT**
 | * **CASH HANDLING**
* **ESCALATION HANDLING**
* **COMMUNICATION SKILLS**
 |

**PROFILE DESCRIPTION**

|  |  |
| --- | --- |
| **HIGHLIGHTS*** **Received Outstanding Performance Appraisal for the Last 2 consecutive years i.e. 2012 & 2013**
 | * Currently working in **Al Razouki Exchange** as a junior cash Officer.
* Worked with **AL Habib Bank Ltd. Pakistan** as a cash Officer for almost 2 years.
* Strong knowledge of processing counter transactions with accuracy.
* Part of my profile was to examine various events occurred in a failed transaction / payment and take appropriate actions to rectify the same.
* Strong knowledge Inward & outward Remittances, Bankers Cheques,Credit card payments,Wps salary system etc.
* Extremely precise and detail oriented work habits and equally Adaptable & dependable
* Dealing with foreign currency in the absence of main cashier.
 |

|  |  |  |
| --- | --- | --- |
| **ORGANIZATION** | **ROLE** | **TENURE** |
| **Al Razouki international Exchange UAE** | **Junior cash Officer**  | **September 2014 till date** |
| **AL Habib Bank Limited -Pakistan** | **Main Cash officer** | **January-07-2013 to September 2014** |
| **Muslim Commercial Bank** | **Cash Officer** | **Aug 2011 to 2013.** |

**CAREER SNAPSHOT**

|  |  |
| --- | --- |
|  | **AL RAZOUKI International Exchange UAE****Position: Cash Officer****From September 2014 till date****Job Description*** Strong knowledge of cash handling cash sorting and all features regarding currency.
* Dealing the customers at counter more than 100 per day average.
* Amount send in different countries through Western Unioun, Transfast, Express money, IME,SPEED REMIT,HIMAL REMIT etc,
* Dealing with **Foreign** **Currency** (FCY)
* Consulting with compliance manager to resolve difficult compliance issues.
* Processing daily **Remittances Reporting** into central bank server, and preparing hard copy of the same for office record.
* Managing the accounts of the customers.
* Work done with marketing Department.
* Dealing with client.
* Manage the junior teller and handle effectively the branch counter area.
* Control of the branch's daily operations in cash teller service, Funds transfer, money market and inter branch transfers.
* In charge of the entire operations of the branch in the absence
* Of the branch unit in charge.
* Consistently meet and exceed service standards by taking ownership to customer problems and inquiries by handling it till its final resolution.
* Wide range of remittance based transactions and in charge of swift.
* Deliver timely, friendly and error free service to fulfill customer requirement.

**ALHabib Bank Ltd. (Wah Cantt-Pakistan)****From January 2013 to September 2014.****Job Description:*** Handling cash inflow and outflow
* Processing of Inward & Outward clearing cheques that are received to the branch on a daily basis. Also, I have worked in a centralized Clearing Unit where Inward Clearing Cheques are received from all the branches.
* Reconciliation of GL accounts by verifying it with the daily transaction against System Generated Reports.
* Arranged for Banker’s cheque to the account holders by using his / her account held with our bank.
* Operate **ATM** cash IN and cash out and also generate the report and tally with **ATM GL Account.**
 |

**HIGHLIGHTS OF KEY RESPONSIBILITIES**

|  |  |
| --- | --- |
| **ACADMIC PROFILE**  | * **BECHELOR OF COMMERCE FROM PUNJAB UNIVERSTY OF PAKISTAN.**
* **Intermediate in commerce (HSSC) Govt - M.A.O College Lahore.**
* **Secondary School Certificate (SSC) with science subjects.**
 |
|  |

|  |  |
| --- | --- |
| **TECHNICAL PROFICIENCY** | * Have extensively worked on MYSIS & Cashier system in order to carry out day to day cash related transactions with accuracy.
* IRM (Inward Remittances), Inward Name Mismatch, Internet Banking , LCY (Local Currency)
* Internal Transfer -- Salaries Payments, Internal Bank Transfer
 |
|  |  |

|  |  |
| --- | --- |
|  |  |
| **TECHNICAL SKILLS** | * **MS WORD, POWER POINT, EXCEL – 2012,Windows Installation**
 |

|  |  |
| --- | --- |
| * **DOB: 05 MAY 1990**
 | * **LANGUAGES KNOWN - ENGLISH, URDU, PUNJABI, HINDI.**
 |
|  |  |

**REFERENCES WILL BE PROVIDED ON DEMAND.**