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| **UMAIR**  [**UMAIR.334186@2freemail.com**](mailto: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**

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

**PROFILE DESCRIPTION**

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| **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. |

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| **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**

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|  | **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**

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

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| * **DOB: 05 MAY 1990** | * **LANGUAGES KNOWN - ENGLISH, URDU, PUNJABI, HINDI.** |
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**REFERENCES WILL BE PROVIDED ON DEMAND.**