**NUSRAT **

Email: nusrat.339448@2freemail.com

**Profile**

Nusrat is a seasoned banking professional with 8 years of proven experience across the globe within multifaceted roles at major Banking Institutions. She is passionate about customer service and delivering measurable results within a high pressure work environment. Action driven with articulate communication skills, dedicated to achieving customer satisfaction and consistently striving to identify opportunity to grow business in profit in order to surpass organizational expectations.

**Knowledge, Skills and Abilities**

* Excellent customer service skills, attentiveness, information retention, tact and diplomacy in dealing with both customers and employees.
* Mathematical skills, with expertise in invoice and payroll processing skills
* Strong communication & organizational skills.
* Detail oriented, high degree of accuracy.
* Competence with computers, IT technology and certified in 10-Key.
* Ability to work in a fast-paced environment & under pressure as needed.
* The ability to make sound decisions. This may include making on-the-spot decisions regarding customer transactions; weighing customer satisfaction issues with the Bank’s exposure to loss or fraud and the ability to think through and rationalize decisions.
* Capable of relating to individuals at all levels and sensitive to Bank requirements, customer and employee goodwill, and the public image.
* Familiar with retail banking regulations and teller roles and responsibilities relating to each.

**Work History**

**Teller**

 Feb-15 till Present

**Wells Fargo**, Everett, Washington, USA

Main Responsibilities:

* Accept retail and/or commercial deposits, loan payments, process checking and savings account withdrawals.
* Cash checks.
* Maintain an adequate cash drawer at all times; this includes buying and selling currency from the vault as necessary.
* Balance cash drawer in accordance with Bank procedures and regulations including periodic batching of cashed checks.
* Process credit card cash advances.
* Assist in ordering, receiving, verifying, and distributing cash.
* Answer customer inquiries and refer customers to the proper service area for issues that cannot be resolved at the teller line.
* Providing additional products including Cashier’s Checks, Personal Money Orders.
* Assist customers in accessing safety deposit boxes.
* May be responsible for bank opening and/or closing.
* Maintains the highest level of confidentiality with all information obtained.
* Promotes the bank’s products and services.
* Represent the Bank in a manner that maintains and expands positive relations with all customers, potential customers and co-workers.
* Perform as a team member in allocating and coordinating the work flow.
* Contribute to the fulfilment of department and company objectives and goals.
* Comply with all department and company policies, procedures and regulations.

**ProcessingOfficer**

Dec-12 to Oct-14

**Emirates Islamic Bank,**Dubai, UAE

Customer Service

* Serve as initial point of contact for the sales agent and the credit operations
* Act as a liaison between borrower, underwriter, loan originator and lender
* Provide customer with timely and periodic status updates of their loan application
* Return all inquiry calls within one business day

Customer Intake and Data Entry

* Collect required documentation from applicants and follow up on missing items
* Establish, maintain, and update files, databases, records, and/or other documents for recurring internal reports
* Order credit reports, title reports

File System Management

* Compile documents for customer files and enter intakes to Data Management System for processing and assessment
* Assure that all customer files are complete and in compliance with regulatory agencies and internal policies
* Ensure customer privacy, security of files and appropriate staff access

Administrative Support

* Prepare commitment letter(s), denial letter(s) and cancel files when necessary
* Maintain pipeline report and notify management of status as needed
* Process the documents received for each file, verifying the accuracy and completeness of each document.
* Make recommendations for procedural changes to increase efficiency.
* Other duties as assigned.

**EARLY CAREER SUMMARY**

**Executive Assistant**, **Askari Bank Limited,** Islamabad, Pakistan

May-07 to Dec-12

**Accounts & Operations Officer**, **SCB,** Islamabad, Pakistan

May-05 to Apr-07

**Education**

**Master of Science in Social sciences**

Majors: Sociology and Economics

Graduation Date Jan-2011

**Punjab University**, Islamabad, Pakistan

**Bachelor of Science**

Graduation Date Aug-2007

**Punjab University**, Islamabad, Pakistan

**Achievements**

* Awarded “Teller of the Week” several times
* Exceeded sales goals continuously for 3 months

**Certifications**

* General Banking
* Customer services
* Operational Risk
* Reputation Risk
* Prevention of Money Laundering
* Cheque Clearing