**MUHAMMAD**

**MUHAMMAD.367536@2freemail.com** ****

A professional with Master degree and Banking experience of more than 5 years of Teller /Cash Officer along with Customer Services Attributes, currently looking for a position of Teller/Cash Officer with a chance of growth and career.

**STRENGTHS**

* Excellent team player, talented in coordinating departments.
* Able to produce clear, concise procedural documentation, eliciting accurate information.
* Experienced in responding to inquiries effectively.
* Capable of establishing long-term relationships with clients.
* Exceptional in understanding customer needs to provide solutions accordingly.
* Skilled in analysis, product development, creative problem solving, prompt issue-resolution.
* Possesses solid leadership capabilities.

**CAREER PATH**

* March 2013 –December 2016 (**Universal Teller** )

**JS Bank LIMITED.**

**Karachi, Pakistan**

Job Description

* Processing customer deposits, withdrawals, and payments.
* Cash cheque after ensuring that signature is valid.
* Receive cheque and post entries into correct accounts
* Managing a busy desk with extreme attention to details.
* Provide information to clients regarding bank services.
* Receive cash from armored cars and count and verify cash.
* Conduct safe deposits of vault, ATM processing, & foreign exchange management.
* ATM replenishment and reconciliation.
* Ordering Visa and ATM cards for customers.
* Processing ATM and night deposits.
* KYC/CBC controls.
* Referring customers with financial problems to other colleagues for assistance.
* Following bank procedures when performing transactions.
* Dealing tactfully and efficiently with demanding customers.
* Following to all bank security, audit, and compliance requirements.
* Ensure that the cash drawer is balanced and maintained at all times
* Reporting any suspicious customer activity to bank managers.
* Addressing customers by name with a smile and direct eye contact.
* Writing reports and correspondence on matters related to customer accounts.
* Making small talk with customers whilst they are being served.
* Compare signatures, photos and ID to verify customers.
* Perform end of the day recap of money and bank slips.
* Performing clerical and administrative duties.
* Aug 2011 –March 2013 **(Teller)**

**BANK AL BARAKA LIMITED.**

**Karachi, Pakistan**

Job Description

* Keeping currency and coins in a neat and orderly arrangement.
* Electronic Processing of Cash and Checks with high volume of customers.
* Handling customer complaints, questions, and concerns.
* Checking and verifying the identification of customers.
* Utility Bills, School fee other receipt management.
* Clearing cheque. Pay order and other payment management.
* Opening and closing customer accounts.
* Cross-selling the Bank’s services to customers.
* Processing automatic transfers.
* Checking cheques and making sure they have been written out correctly.
* Counting out large amounts of coins and paper money.
* Helping to open and close then bank.
* Maintaining an adequate supply of cash and coins in drawer.
* Asking customers questions to identify their exact needs.
* Verifying a customer’s signature.
* Helping customers to access their safety deposit boxes.
* Informing customers of their bank balances.
* Maintaining good customer relations.
* Entering financial data into a computer terminal.
* Shredding confidential documents that are no longer required.
* Processing cash with drawls and deposits.
* Removing cash deposits from automated teller machines.
* Processing loan payments.
* Handing out loan application forms to customers.
* Following to all bank security and compliance issues.
* Handling customer’s traveler’s cheques.
* Carrying out general office duties such as operating fax machines, photocopying and printing.
* July 2009 –Aug 2011 **(Customer services Agent)**

**BANK AL BARAKA LIMITED.**

**Karachi, Pakistan**

Job Description

* Interact with customers to provide information in response to inquiries about products and services of the company.
* Attend to customers in an orderly manner to ensure a positive customer experience.
* Handled opening, renewing and closing of Time Deposit and Opening accounts.
* Handles customer complaints, address it to the respective department and give a replay to the customer. Scheduling appointments for senior managers.
* Provide customers the assistance in filling up the required forms for their transactions.
* Follow up the development on the complaint of the customers on the concerned departments.
* Responsible for ensuring that the customer receive an adequate level of service or help or help with their questions and concerns.
* Identified and resolved customer’s problems in minimum time frame.(Average Handling Time)
* Attending team meeting and sharing best practice with colleagues.
* Ensured that all customers’ problems are reported and highlighted.

**EDUCATION**

* 2010-2011. **Master of Arts**, **Major in Economics**

University of the Karachi

Karachi, Pakistan

* 2008-2010. **Bachelor of Arts (Honors), Major in Economic**

University of the Karachi

Karachi, Pakistan

**KEY SKILLS AND COMPETENCIES**

* Familiar with all bank products and services
* Computer skills: Microsoft Office, MS Windows, Outlook and Banking software’s
	+ **Auto I Banker - AIB Teller Software**
	+ **T24 Temenos Software**
* Languages Spoken: English (**IELTS 6.0 band**) Urdu (Fluent).

**AREAS OF EXPERTIES**

|  |  |
| --- | --- |
| * + Teller Transactions
 | * + - * Detail Oriented
 |
| * Cash handling
 | * + - * Continuing education
 |
| * Customer Service
 | * + - * Maintenance of Petty Cash
 |
| * + Customer Relations
 | * + - * Positive Atmosphere
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**PERSONAL DETAILS**

Date of Birth Sep 09, 1989

Nationality Pakistan

Visa Status Visit Visa (ending 26June 2017)