**Sabah**



United Arab Emirates

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**Career Objective**

Looking for a managerial and administrative position with competitive and challenging environment which offers fast paced growth and development opportunities

**Professional Experience**

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| **Allied Bank Limited**  **Teller MG12 May 2009 to till date**  **Branch Customer Services**  **Jan's Shopping Arcade**  **2007-2009**  **Training & Courses Attended** | **Key Responsibilities**   * Accept retail and/or commercial deposits, loan payments, process checking and savings account withdrawals * 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. * Assist in ordering, receiving, verifying, and distributing cash. * May be responsible for bank opening and/or closing. * Maintains the highest level of confidentiality with all information obtained. * 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 * Final Balancing / Vault balancing closing * Preparing daily Cash LCY Boos * ATM Balancing and Reconciliation * Arrange fresh currency notes and National Prize Bonds from S.B.P * Manage bank vaults to ensure correct cash balances * Transfer funds at the request of clients * Perform end of the day recap of money and bank slips * Post all cash and credit card entries into the database   **Liability Operations (Clearing & Remittance)**   * Processing of FOBCs, USD**$** Clearing * Handling of special projects given by our Manager. * To Issue Bankers Chq, Demand Draft accordance with the Bank and Local regulations guidelines. * Payment of BC/DD & Cancellation of BC/DD. * Accordance with the Bank and Local regulations guidelines. * Adhere to all policies and processes to ensure an acceptable risk rating of the branch by Audit. * Ensure all operational transactions are processed accurately and in accordance with the laid down procedures. * Ensure effective risk management and local regulatory compliance for the branch operations. * Ensures that customer queries and complaints are resolved in a reasonable time depending upon the nature of the complaint. * TDR/Fixed Deposit booking and encashment * Meet and greet customers and manage Floor. * Route customers to alternate channels such as ATMs/.CDM's/phone banking/Internet banking. * Receive & accept all types of instructions from customers. Eg: but not limited to OTT’s, Book transfers, Hybrid Instructions, fixed deposit instructions, amendments. * Deliver liability letters, release letters to customers. * Help and assist customers use alternate channels such as breeze, Internet banking, CDMs , ATms and phone banking. * Scanning all types of documents, insurance documents) * Send e-mails to RM’s/other units in the bank advising details of cheque return. * Call back to customers (after receiving contact numbers from Tellers / BOM / BOO / TSM / Chief Teller) advising the reason for return of cheques. * Despatch returned cheques to other units/branches. * Filing & photocopying and inserting letters in envelopes for mailing. * Cross Selling of different banking products.   **Collection and Accounts Receivable Officer**   * Handling accounts receivables and keeping record of payments. * Collections of cash and making phone calls to debtors. * Consolidation of customer accounts statement. Emailing. * Dispatching statements to customers. * Preparing credit and debit notes for customers. * Reconciliation of customer accounts. * Sending Payment Reminders and Follow up.   **Conducted by Bank Al-Falah**   * Account Opening * Anti-Money Laundering & Know Your Customer. * Basic Branch Banking Trainings. |
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| **Education** | **Bachelor of Commerce (2007)**  Poly Technical Institute for Woman**,** Peshawar, Pakistan |

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| **Computer Skills** | Highly proficient with MS Office (PowerPoint, Excel, Word).working on Win 98, 2000, Me and XP, Windows 7, good knowledge of internet browsing and typing speed: 50 wpm |

**Personal Information**

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| **Marital Status:** | Single |
| **Birth Date:** | 25 December 1985 |
| **Nationality:** | Pakistani |
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| **Visa:** | Long Term Visit |