



Raja Muhammad Bilal

CONTACT

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PERSONAL DOSSIER

- **Nationality:** Pakistani
- **Date of Birth:** 17th Oct 1983
- **Passport No.:** AJ3706143
- **Date of Issue:** 17/08/2019
- **Date of Expiry:** 15/08/2029

SKILLS

- **U.A.E banking/ finance sector**
- **Bank Operations**
 - Cash handling
 - ATM replenishment
 - Cheques processing by ICCS
- **Funds transfers/ UAEFTS**
 - Pay orders
- **Remittances**
 - Account opening
- **T24, Symbols, ICCS**
 - Send/ received shipments
 - Customer services

ACCOMPLISHMENTS

- Working as an acting supervisor in different branches when needed
- Won a service champion reward with a cash prize in UAE Exchange 2016
- Won a service champion reward with a "wow story" in Silk Bank 2014

PROFESSIONAL SUMMARY

Dedicated Teller/ Operations Assistant professional with **12 years** of extensive experience in **central and branch banking operations**. Worked with various **financial institutions in banking and finance sector**. Excellent history of running smooth operations on cash counter and back office. Strong grip in **cash dealing, outward clearing, fund transfers, pay orders, remittances**. Well-organized and dependable with unparalleled dedication to team success, business operations, and customer loyalty.

WORK HISTORY

Head Teller 11/2022 – 02/2023
United Bank Limited – Dubai

- **Handled cash transactions** for e.g Cheques withdrawal, deposits.
- Daily **ATM replenishment**, balancing & reconciliation.
- Processed Outward Clearing, PDC's and Security cheques by using ICCS.
- **Processed Fund Transfers** and UAEFTS.
- Buy/ Sell pay orders and **prepared official cheques**.
- **Send remittances** by Tezraftaar.
- Handled cheque books and ATM cards of the branch.
- **Open bank accounts** in core banking system.
- **Send & receive shipments** from/to other branches.
- Support back office operation.
- **Handled branch compliance** in accordance with the AML policy.
- E-mail corresponding with different departments.
- **Educated customers** on use of **banking digital portal** and mobile apps.
- **Answered customer inquiries** regarding account balances transaction history and services charges.

Teller/ Operation Assistant 01/2018 – 11/2022
Finance House – Abu Dhabi, UAE

- **Handled all types of cash transactions** for e.g Withdrawal, deposits, loan and credit card payments.
- Maintaining and **balancing cash drawers** and reconciling discrepancies.
- **Packaging cash and rolling coins** to be stored in drawers or the bank vault.
- **Processed Outward Clearing**, PDC's and **Security cheques** by using ICCS.
- Processed Fund Transfers, UAEFTS and JV's.
- **Prepared official cheques** as requested & Issuance of Manager Cheques.
- Processed bank guaranties in cash, transfer and cheque mode.
- **Open and update WPS corporate accounts** in T24 system.

LANGUAGES

Hindi, Punjabi, Urdu: Native language

English: C1

Advanced

Arabic: B2

Upper intermediate

TRAININGS

- Attended detection of forgery and counterfeiting master class by EIBFS in U.A.E
- Banking practices & law in the U.A.E by EIBFS
- Attended compliance & risk management by Finance House
- Attended service excellence mindset workshop by Finance House
- Attended work organization & time management skills by Silk bank Ltd.

EDUCATION

M.A: Political Science, 2009

Al-Khair University – Pakistan

DRIVING LICENSE

- **License No.:** 2390053
- **Permitted Vehicle:** Light Vehicle
- **Date of Issue:** 16/09/2017
- **Date of Expiry:** 14/09/2024

- Support back office operation.
- Handled **branch compliance** in accordance with the AML policy.
- Educated customers on use of banking digital portal and mobile apps.

Teller/ Customer Services Officer

11/2015 – 11/2017

UAE Exchange – Abu Dhabi, UAE

- **Handled various types of remittances**, such as Telex Transfers, Xpress Money, Western Union, etc.
- Foreign currency trade by **buying and selling of foreign currencies**.
- Tracking, recording, reporting, and **storing information related to transactions, bank supplies**, and customers, ensuring all information is accurate and complete.
- Sell or **redeem savings bonds** and other financial instruments.
- Accepting cash, cheques, and other forms of payment from customers and **keeping deposit slips, cheques**, and cash in order.
- **Handled currency, transactions**, and confidential information in a responsible manner.
- **De-escalated objections** and disputes professionally to maintain customer satisfaction.
- **Provided professional and helpful support** to new and existing clients.

Teller/ Cash Services Officer

07/2011 – 08/2015

Silk Bank Ltd, (Saudi Pak Bank) – Rawalpindi, Pakistan

- **Handled** various types of **foreign remittances** such as western union, dex, coinsta, sigue, PRI, OFTT, IFTT, FBC, and FOBC.
- Daily **ATM replenishment**, balancing & reconciliation.
- Processed fund transfers and pay orders promptly, minimizing wait times.
- Handled cheque books and ATM cards of the branch.
- Issued lockers to the customer as a locker custodian.
- Been the **joint custodian of Cash and other valuables** like Gold, Gold ornaments, Safe Deposit Articles and Security Forms other than Cheque books.
- **Supplied cash / cash boxes** to Single Window Operator (SWO) in the morning.
- Preparation of all cash related statements required by Head Office.

Cash Sorter

09/2010 – 06/2011

Silk Bank Ltd, (Saudi Pak Bank) – Islamabad, Pakistan

- **Sorted the cash** and categorized it.
- To **empty the cash from the cash boxes** within the strong room, count, and bag it.
- Facilitated **smooth issue resolution** by maintaining accurate customer records.
- Ensured **customer satisfaction** by inspecting outgoing packages for signs of damage.
- Completed the **necessary documentation, detailing exact amount of cash**.