

KHURAM SHEHZAD TABBASM

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OBJECTIVES

To contribute towards the growth and development of a dynamic organization where there are ample opportunities to grow both professionally and personally and where I can utilize my skills and experience efficiently and effectively.

CAPABILITIES

- Strong verbal and written communication skills, Punctual & accurate working performance.
- Ability to take every initiative & strong believe in team work, professionally committed to the given task
- Capability of working under extreme stress conditions, Confident & have ability to pick early.

EXPERIENCE

I have almost 8 years Banking industry experience

❖ Cash counter Manager (14 July 2020 to Date) **BOP** Gujranwala, Punjab, Pak.

- Obtaining of insurance cover in case of violation of approved limit & monthly approval from Regional Office for retaining cash on hand over the limit.
- Cash & vault management.
- Authentication of cash related transactions, National Prize Bond sale purchase, Foreign Currency receipt & payments, call deposit receipt, Banker chq, clearing inward/outward, Government receipts, transfer of chq, RTGS.
- Rectification of Audit objections related to cash counter, counter signing cash related reports.
- Ensure implementation of State Bank of Pakistan clean note policy.
- Stop payments standing instruction, indent book related to cash in transit, Call back confirmation.
- Supervision & checking of cash book, Vault register, NBP register, Utility bill scroll, Cash insurance file, key register, security stationary register, Foreign currency register, ATM daily balancing, ATM cash excess, Counter cash excess register.

❖ Taller Services (09 May 2017 to 30 June 2020) **HL** Gujranwala, Punjab, Pakistan.

- Collection of utility bills, fee Challan and other Misc. receipts, Issue receipt for payment received, Process return & exchange, Ensure sufficient cash available for Payments.
- Stay up to date on all promotions, Special offer & New products.
- Greet & acknowledge each Customer, resolve Customer complaints.
- Maintenance of cash balance book, vault register & NBP register.
- Maintenance of utility bill collection scroll.
- Receipts / payments of cash, sale and purchase of NBP.
- Implementation of SBP Clean Note Policy.
- Custody of relevant stamps & Vault keys.
- Issuance of Banker Chq, clearing inward/outward, Chq book application process, Stop payments, lien Mark, Cheque book handling.
- ATM cash replenishment, ATM file maintenance, ATM up time maintenance & daily ATM balancing and reporting.
- Online and branch transfer through Chq, RTGS, IBFT, CDR, Banker Chq.

❖ Relationship Officer (01 July 2015 to 05 May 2017) **Askari Bank Ltd** Gujranwala, Punjab,

Pakistan.

- Product canvassing and sales, Credit Card, Personal loan, Auto loan and Mortgage Finance document processing through routine interaction with RM and peers and periodic with RSM.
- Provide customer service strictly in accordance with AKBL standards and procedures to achieve better reputation and customer satisfaction.
- Identify new target markets and opportunities to support business growth.
- Proactively manage loan portfolio by gaining insight into individual customer behavior and cure account deterioration to avoid loan loss and proactively prevent fraud and assist in enhancing fraud prevention, investigation, and monitoring techniques.

❖ Relationship Officer (15 Aug 2013 to 31 May 2014) Bank Alfalah Ltd Gujranwala, Punjab, Pakistan.

- Product canvassing and sales, Credit Card and account document processing through routine interaction with RM and peers and periodic with RSM.
- Provide customer service strictly in accordance with BAL standards and procedures to achieve better reputation and customer satisfaction.
- Identify new target markets and opportunities to support business growth.
- Portfolio and account level review, problem preemption/identification, and reporting.
- Proactively manage loan portfolio by gaining insight into individual customer behavior and cure account deterioration to avoid loan loss and proactively prevent fraud and assist in enhancing fraud prevention, investigation, and monitoring techniques.

EDUCATIONAL PROFILE

Degree / Certifications	Year	University/Board	Grade/ Division
Master (M.Com)	2017	Allama Iqbal Open University, Islamabad.	1 st Division
Bachelor (B.Com)	2012	Punjab University, Lahore.	2 ND Division
Intermediate(F.SC Pre-Engineering)	2010	B.I.S.E, Gujranwala	2 ND Division
Matriculation (Science)	2008	B.I.S.E Gujranwala	1 ST Division

PERSONALS

Father's Name: Ahmad Khan
Date of Birth: 14-08-1992
Nationality: Pakistani
Marital Status: Married
Religion: Islam
Languages: English, Urdu, Punjabi

REFERENCE

- Reference will be furnished on demand

Travel Plane

- Available in UAE @ visit Visa from last April 2023 to June 26, 2023.

