

# MUHAMMAD JAVAID

## Contact

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Apt#327 Block 4 Lawnz by Danube Dubai, UAE

### Skill Highlights

- Communication Skills
- Retail Banking
- Customer Services
- Accurate Cash Handling
- Book Keeping
- Accounting & Finance
- Complex Problem Solver
- Administration
- Team Work
- Management Skills
- Analytical skill
- Time Management Skill
- Receipts & Payments
- Computer Skills
- MS Word & MS Excel
- MS PowerPoint
- Google Spreadsheet
- Banking Software

#### Languages

- English
- Urdu

## Summary

As an experienced bank cashier, I have developed a strong foundation in financial transactions, cash handling, and customer service. My ability to accurately process transactions and provide excellent customer service has helped me to build strong relationships with clients and maintain a high level of satisfaction. In addition, I have developed strong analytical skills, which have enabled me to identify and resolve discrepancies and errors in a timely and efficient manner. I am committed to continuing to provide exceptional service to clients in future roles.

# Experience

#### MCB Bank Limited

#### Teller Services Officer

#### From Dec-2021 to Feb-2023

- Processed daily client transactions, including deposits, withdrawals, money transfers, loan payments, and selling cashier's checks.
- Accurately maintained records of each transaction and ensuring all documentation and paperwork was in place and within compliance.
- Assisted clients with various questions and concerns related to their accounts and bank products.
- To increase and maintain the capability of cash handling by balancing the physical inflow and outflow of debit and credit with the help of vouchers.
- Ensure customer satisfaction with patience and a positive attitude.
- Handling of different issues/queries of collection business, corporate accounts, etc.
- Inward, Outward, and Intercity Clearing of cheques
- Explained bank services, financial products and applicable fees to customers.
- Completed highly accurate, high-volume money counts via both manual and machine-driven approaches.
- Audited fellow teller currency to contribute to dual-control procedures.

#### Internship at the Bank of Punjab:

#### From April-2021 to June 2021

- Assist staff with banking operations, data collection, research, and analysis.
- Account opening and closing process
- Customer dealing with various questions and concerns related to their accounts and bank products
- Cheques book, ATM Debit and Credit cards process.

## Education

 Masters in Commerce (Accounting and Finance) from Hajvery University Lahore (2018-2020)