

DANIYAL MUSHTAQ

Contact: 0565920542
E-Mail: daniyalmushtaq0249@gmail.com
Availability On one Month Notice
Visa Status Dubai Employment Visa



CAREER OBJECTIVES:

To secure a position in the organization that offers challenge and opportunity for my career development and at the same time serve the organization to the best of my capabilities. I would like to gain new skills while utilizing my current area of expertise and employee satisfaction services within a positive team environment.

SUMMARY:

Young graduate with over 8 years of experience in Pakistan and in UAE. Customer service representative | Retail banking executive | Internal Auditor | Remittance Operations | WPS | Marketing | Accounting | pursuing a challenging career and to be a part of progressive organization that gives me scope to enhance my knowledge, skills and job satisfaction while enhancing the organization productivity and reputation

PROFESSIONAL WORK EXPERIENCE:

Organization : Lulu International Exchange UAE
Tenure : July-2022 to Present
Designation : Customer Service Representative



Responsibilities:-

- Preparing of Customers' Remittance by using YOM & other online products (i.e. Western Union, Money Gram, Transfast, Ria Money Transfer)
- Pulling out customer's money orders of available products.
- Utility bill payments (i.e. ADDC, Etisalat, Du, Ezetop)
- Generate and deposit salaries of registered WPS companies.
- Perform FC cashier responsibilities when needed such as, buying and selling Foreign Currencies with respective margin, authorize and track all cash movements, verify cash balance at the branch on closing time, prepare funding for next day.
- Resolve product or service problems by clarifying the customer's complaint; determining the cause of the problem; selecting and explaining the best solution to solve the problem; expediting correction or adjustment; following up to ensure resolution.
- Register new corporate clients, maintain client relationships and enhance corporate customer revenue base.

Organization : United Bank Limited-Pakistan
Tenure : Sep-2021 to July-2022
Designation : Inter Control Monitoring Officer



Responsibilities:-

- Identify flagrant/ high risk issues or suspicious activity which needs immediate actions after proper probing and establishing facts and figures and Crash Reporting to Regional/ District Management will be considered.
- Share proposal report of visiting period to Manager Internal Control and accord approval from him and execute visit as per approved visit sheet.

- Share visit report to BM and BOM of the Branch also share a copy of report to District Operation Manager.
- Stay updated with bank internal policies circulars, manuals and regulatory frame work of operational processes, SOPs and manuals during onsite visit of area branches
- Identify operational control gaps during branch visits, which may affect branch control environments.
- Achieve maximum spot rectification at branch level during branch visits, also obtain proper comment from branch against each exception
- Maintain confidentiality at all levels.
- Prepare required reports on given formats accurately and timely

Organization : **MCB Bank Limited-Pakistan**

Tenure : **Feb-2020 to Sep-2021**

Designation : **General Banking Officer**



Responsibilities:-

- Coordinate with all operation matter with Regional management and branches.
- Conduct training and meeting with Branches and Region.
- Daily coordinate with branches for Day end Business Report.
- Monthly KPIs of branches and employee performance.
- Coordinate with branches for all pending audit rectification.
- Responsible for the Maintaining of visibility and leads by example on the selling floor to answer customer questions and support all Operational functions.
- Taking GL Reparation Day End reconcile the same and reporting to the senior management.
- Responsible for account opening maintaining account opening register and associate records.
- Handling of customer's complaints regarding account opening.
- Ensuring best customer services

Organization : **Habib Bank Limited-Pakistan**

Tenure : **April-2015 to Jan-2020**

Designation : **Cash Officer/ Branch Operation Manager (BOM)
/ Manager Teller Services (MTS)**



Responsibilities:-

- As Cash officer:
 - Handling cash on Counter, Manage Cash for Branches.
 - Dealing Foreign Currency Accounts.
 - Responsible for handling customer financial transactions like deposits, withdrawals, transfers, Drafts, and Vouchers checking
- As Manager Teller Services (MTS)
 - Supervision of all transaction of teller working on cash counter
 - Incharge of all security stationary
 - Custodian of 3 ATMs (01 Branch ATM & 02 Off site ATM)
 - Manage CDR (Cash Deposit Ratio) of all Branches
- As Branch Operation Manager (BOM)
 - Managing a team operations working and ensure that all customer are satisfied
 - Maintain KPIs... ATM Handling....Branch targets....Managing Smooth Internal Working...
 - Ensure to achieve set target as per the plan for receiving, picking, put away & dispatching.
 - Cumulative PI report equivalent to stock count report

ACADEMIC EDUCATION:(Last Degree)

Degree	Board/University	Year
▪ Bachelor (B.Com)	University of AJK Muzaffarabad	2014

COMMUNICATION & INTERPERSONAL SKILLS:

- Team Player
- Foreign Exchange (FX)
- Anti-Money Laundering
- Good organizational & planning skills
- Creative
- Relationship Management (CRM)
- Works effectively across different · Business Development
- Cash Handling

ADDITIONAL SKILLS:

- MS Office(All versions, Word, MS Power Point and MS Excel)
- Aware about solution of trouble shoots and all type of hardware's
- E-mail Applications and Internet research
- Proficient in window and all type of software installation
- Ability to learn any software quickly

INTEREST & HOBBIES:

- Listening Music, Reading Interesting Books related to technological changes, browsing

PERSONAL INFORMATION:

Date of Birth	:	24-MAR-1993
Religion	:	Islam
Nationality	:	Pakistani
Passport No	:	DC0847422