



Sultan Ali

CAREER OBJECTIVE: To find a challenging position to meet my competencies, capabilities, skills, educations and experiences.

SUMMARY PROFILE:

- Highly experienced and skilled professional with a combined 9 years of experience in the banking industry, specifically in cash handling and customer service roles. I have 4 years of experience as a Cash Assistant at Standard Chartered Bank and 5 years of experience as a Cashier (CSO) at Bank Alfalah.
 - During my tenure at Standard Chartered Bank, I developed a strong understanding of cash operations, ensuring accuracy in processing various transactions. I consistently provided exceptional customer service by adhering to the highest standards of professionalism and efficiency. My knowledge of AML regulations enabled me to maintain strict compliance at all times. I also gained expertise in managing and organizing supporting documents as per filing systems and policies.
 - At Bank Alfalah, as a Cashier (CSO), I further honed my skills in cash handling and customer service. I successfully processed a high volume of transactions with precision and attention to detail. Resolving customer queries and complaints independently, I demonstrated my ability to provide excellent customer service while ensuring customer satisfaction. I also effectively promoted and cross-sold bank products and services, contributing to the growth of the organization.
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CONTACT

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Visa : Visit Visa

Nationality: Pakistan

D.O.B : 05-12-1997

SKILLS

- Counter staff/ Teller/ Cashier
 - Sales experience with a strong ethic
 - Excellent customer service-oriented.
 - Sales tracking and supporting sales staff.
 - Passionate, focused, and Forward-thinking.
 - Team Working and a natural leader.
 - Report writing skills
 - Account management
 - Excellent communication skills
 - Microsoft Office
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LANGUAGES

- English (Advanced)
 - Hindi (Advanced)
 - Punjabi (Advanced)
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WORK HISTORY

Standard Chartered Bank

04/2015 to 08/2018

Cashier Assistant – Pakistan, Lahore

- Accurately handle cash transactions, including deposits, withdrawals, and currency exchanges.
- Ensure adherence to cash control procedures, including proper verification, counting, and balancing of cash drawers.
- Assist customers with their banking needs, providing excellent customer service and addressing any queries or concerns.
- Maintain knowledge of banking products and services to effectively cross-sell and upsell to customers.
- Follow strict compliance with AML regulations and internal policies to prevent fraudulent activities.
- Collect and organize supporting documents for transactions, maintaining proper filing systems and records.
- Resolve customer complaints and inquiries promptly and independently whenever possible.
- Keep up to date with bank policies, procedures, and product updates through training and communication from the Head Office.
- Adhere to office guidelines and maintain a clean and organized workspace.
- Buying & Selling Foreign Currencies.

EDUCATION

Matriculation - 2015

Allama Iqbal Open University-

2019-Pakistan Lahore

Allama Iqbal Open University-
– 2021

Bachelor, Pakistan Lahore

Bank Alfalah Islamic-(Current Job)

01/2019 to 06/2023

Customer Service Officer (CSO) - Lahore, Pakistan

- Perform cash transactions accurately, including deposits, withdrawals, and currency exchanges.
- Provide exceptional customer service by greeting customers, addressing inquiries, and resolving any concerns or issues.
- Ensure compliance with cash control procedures, including proper verification, counting, and balancing of cash drawers.
- Maintain a thorough understanding of banking products and services to assist customers with their financial needs.
- Cross-sell and promote bank products and services to customers to enhance customer relationships and achieve sales targets.
- Adhere to AML regulations, policies, and procedures to prevent fraudulent activities and ensure compliance.
- Maintain accurate records of transactions, collect supporting documents, and organize them according to the bank's filing system.
- Independently handle customer complaints, seeking resolution and providing excellent customer service.
- Stay updated on bank announcements, policies, and product changes through effective communication and training programs.
- Collaborate with team members to ensure smooth and efficient cash operations.
- Keep the cash counter and work area clean and organized, following office guidelines. Process various types of cash transactions, including cash deposits, withdrawals, transfers, and currency exchanges, accurately and efficiently.
- Handle customer inquiries and provide assistance with banking products, services, and account-related matters.
- Maintain a balanced cash drawer and ensure accuracy in counting and verifying cash transactions.
- Monitor and identify counterfeit currency, following the bank's procedures for detection and reporting.
- Maintain a thorough understanding of the bank's policies, procedures, and systems related to cash handling and customer service.
- Promote and cross-sell bank products and services, such as savings accounts, loans, credit cards, and insurance, to customers.
- Actively participate in sales campaigns and meet individual sales targets set by the bank.
- Comply with anti-money laundering (AML) and Know Your Customer (KYC) regulations, ensuring customer due diligence and reporting suspicious transactions, if required.
- Independently resolve customer complaints, concerns, and issues, aiming to provide satisfactory solutions.
- Collaborate with other departments, such as the operations team and customer service, to ensure seamless banking operations and excellent customer experience.

Sales Experience:

- **Product Knowledge:** Bank sales professionals need to have a deep understanding of the bank's products and services. This includes knowing the features, benefits, terms, and conditions of each product to effectively communicate them to potential customers.
- **Customer Engagement:** Building and maintaining strong relationships with customers is crucial. Sales representatives must listen to customers' needs, understand their financial goals, and offer personalized solutions to meet those needs.

- **Prospecting:** Identifying and approaching potential customers is a significant part of bank sales. This involves researching and analyzing customer data, leads, and referrals to target individuals or businesses who may benefit from the bank's products.
- **Consultative Selling:** Successful bank sales professionals often use a consultative approach. Instead of pushing products, they ask questions to understand the customer's financial situation, offer suitable solutions, and address any concerns.
- **Cross-Selling:** Banks encourage cross-selling, where sales representatives suggest related or complementary products to customers based on their existing accounts or needs.
- **Compliance and Regulations:** Bank sales professionals must adhere to strict industry regulations and ethical standards. They need to ensure that customers are provided with accurate and transparent information, and all transactions comply with applicable laws.
- **Sales Targets:** Many banks set sales targets for their employees, encouraging them to achieve specific goals for product sales and revenue generation.
- **Continuous Learning:** The financial industry is dynamic, and product offerings can change frequently. Bank sales professionals should stay updated on industry trends, new products, and market developments to provide informed recommendations to customers.
- **Follow-up and Customer Service:** Providing excellent after-sales service and addressing customer inquiries or issues contribute to customer satisfaction and long-term loyalty.

I hereby certify that the above information is true and correct to the best of my knowledge and belief.

Sultan Ali.