

# RABIA KHAN



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## Branch Service Officer

Operation Department

## PROFESSIONAL SUMMARY

Seasoned professional with advanced analytical and reporting skills. More than 4 years of diverse experience in successful branch banking operations. Motivated and self-driven with passion for success and 'Can Do' attitude. Consistently recognized for enthusiasm and positive work ethic.

## WORK EXPERIENCE

### **Meezan Bank Limited: As BSO Operations (Senior Officer) 04/2019-9/2023**

- Looking after and follow up SBP and other government as well as legal guidelines.
- Building & maintaining Customer relations via face to face, telephonic and email interactions.
- **Funds Transfers** (account to account transfers, Internal account transfers including expenses posting and RTGS etc)
- **Account Opening** (Also includes cheque Books and ATM handling, Dormant account activations, account Closures, stop payments and account amendments etc)
- **Pay Orders** (Also includes remittance balancing)
- **Clearing** and related operational activities (Also worked in centralized Clearing Hub of Gujranwala Region)
- **Service Quality** and floor time management.

- Responsible for the daily **outward and inward transactions** of the **remittance**.
- Ensure **compliance with Anti-Money Laundering** policy and prepare transactions monitoring report
- Liaising with the various departments with regards to the **debiting** and/or **crediting** of the **customers' current accounts with the Bank**
- **Home Remittances (Transfast, Al-Ansari Exchange, cash express, IME, Sydney Forex Australia, Western Union, RIA)**
- **FBR Related Queries** Freezing and De-Freezing Of Accounts.

### **Meezan Bank Limited: As a Billing Officer (Senior Officer II)**

- Creating and issuing invoices to customers.
- Processing credit memos.
- Preparing account statements for customers.
- Following up on outstanding payments and answering customer queries.
- Monitoring all payments and preparing monthly billing reports.
- Managing account balances and resolving inconsistencies.
- Assisting the accounting department with the preparation of financial reports.
- Updating accounting records with issued invoices, processed payments, new balances, and customer contact information.



## ACADEMIC BACKGROUND

### **Master in Commerce (Accounts)**

University of Sargodha  
2018

**Bachelor in Commerce**  
University of Punjab  
2015

**Intermediate (I. COM)**  
Millat Science College  
2012

**Matriculation**  
Iqra Public High School  
2008

## IT Skills

- Tenemos T24
- Cash Management System (CMS)
- Unison
- MS Office
- ERP Software
- POS

## Professional Skills

- **Stakeholder Engagement:** Conflict Resolution, Influencing & Negotiation Skills.
- **Financial Management:** Expense posting, Approvals as well as monitoring and management.
- **Time Management & Multi-tasking**
- **Customer Service & Relationship Management**
- **Strong written & oral communication**
- **Leadership, Interpersonal & Team Management.**

**Meezan Bank Limited: As BSO CASH (Teller) Senior Officer 1**

- Processed daily client transactions, including deposits, withdrawals, money transfers, loan payments, and selling cashier's checks.
- Accurately maintained records of each transaction and ensured all documentation and paperwork was in place and within compliance.
- Assisted clients with various questions and concerns related to their account and bank products.
- Helped customers open and close checking accounts, credit cards, savings accounts, personal loans.

**Master Plastic Pack Limited : As a ( HR Assistant) 2/2018- 1/2019**

- Assist human resources manager and other team members with daily office tasks as needed/assigned by the hr manager.
- Coordinated various aspects of the recruitment and selection process, including serving as the primary administrator for the applicant tracking system, scheduling interviews, and conducting reference checks.
- Prepared new hiring packets as well as inputting new hire employee's information into the system reconciled bills from different insurance companies.
- Conducted interviews and assisted with prequalifying candidates to their assignments.
- Utilized in-depth knowledge of applicable organizational policies and regulations to solve all problems, providing a more stable and customer friendly environment.
- Performed work independently and used sound judgment to adapt and apply various established guidelines.
- Reported to senior human resource recruiter with an update on information sourced

**Sonex International (Pvt) Ltd: As a (Accounts officer) 3/2017-2/2018**

- Preparation of contract staff payroll and entry into accounting software.
- Calculations of workers overtime allowances and any other benefits due them.
- Responsible for analyzing income and expenses under the various income and expense headings, extracting the ledgers and summarizing the income and expenses according to banks.
- Reporting on the inflows from our financing partners into the funding, collection, escrow, and debt service bank accounts for housing projects.
- Responsible for managing all payables due contractors, sub-contractors and suppliers of the company.
- Reconciliation of accounts -monitoring customer account details for non-payments, delayed payments and other irregularities to maintain accounts receivables & payables.
- Reconciling of debtors and creditors accounts and submitting of reports on debtors and creditors accounts to management.
- Prepare a monthly report of amounts payable by debtors to the general manager.
- Organizing ledgers for clients - individual client ledgers and update with movements in account.