

Name: Yasirabdurrafique

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Whatsup: 00971552949826

UAE No: 00971552949826

Visa Status: Visit visa (Expiry date December, 27, 2023)

Location: Dubai UAE



Career Objective:

Highly motivated and customer-focused professional seeking a customer service position with Banking and Money Exchange LLC companies, utilizing exceptional interpersonal and problem-solving skills to ensure customer satisfaction and company growth.

Professional Education:

- ✓ **Master of Commerce** (Accounting, Cost accounting, Management) (2008) University of Peshawar.
- ✓ **Bachelor of commerce (Hons)** (Accounting, Management, Economics) (2007) University of Peshawar Pakistan.
- ✓ **Bachelor of Commerce** (Accounting, Economics Statistics) (2006) University of Peshawar Pakistan
- ✓ **D.Com** (Accounting) (2004) Technical board Peshawar Pakistan.
- ✓ **SSC (Arts)** 2002 Peshawar Board Pakistan.

Skills:

- Excellent verbal and written communication skills
- Strong problem-solving and critical-thinking abilities
- Proficient in Microsoft Office Suite
- Detail-oriented with strong organization skills
- Ability to multitask and work efficiently in a fast-paced environment
- Demonstrated ability to handle difficult customer situations with empathy and professionalism
- Familiarity with banking and money exchange operations and regulations

Work Experience:

Coordinator Operations / Operation Manager

NSRP Micro Finance Bank Ltd.

September, 20, 2022 to October, 25, 2023



- ✓ Assist customers with various banking transactions, including deposits, withdrawals, and loan payments, ensuring accuracy and compliance with regulations
- ✓ Provide personalized and efficient service to customers, addressing inquiries, resolving issues, and promoting additional banking services
- ✓ Maintain in-depth knowledge of banking products, policies, and procedures to handle customer queries effectively
- ✓ customer requests for account openings, closures, and transfers, following internal protocols and guidelines
- ✓ Collaborate with colleagues and other departments to resolve complex customer issues and ensure timely and satisfactory resolution
- ✓ Handle cash transactions and maintain strict adherence to cash handling procedures
- ✓ Act as a liaison between customers and the bank, ensuring clear and effective communication
- ✓ Participate in ongoing training and professional development programs to stay updated on new products and services
- ✓ Consistently achieve and exceed individual and team performance goals



Operation Manager

Apna Micro finance Bank Ltd.

July 19, 2019 to 28 Dec 2020 (Auto Banker III)

- ✓ Assisted customers in person and over the phone with general inquiries, account information, and transaction details
- ✓ Processed financial transactions accurately and efficiently
- ✓ Collaborated with team members to resolve customer issues and ensure their satisfaction
- ✓ Maintained confidentiality and security of customer information
- ✓ Updated customer records and account information in the bank's database
- ✓ Conducted research and analysis to assist the customer service team in improving processes and enhancing the customer experience
- ✓ Monitoring of all activities and job performance of the operation staff.
- ✓ Supports the operation staff by coaching and training.
- ✓ Supporting High level of customer services quality and high level of customer satisfaction.
- ✓ Supervise account opening and other operation activities.
- ✓ Develop timely reporting to Head office and regional office.
- ✓ Keeping record of all bank valuable items (Cheque book, ATM Cards, CDR, Banker Cheques) Etc.
- ✓ Performs reconciliation of banker account, Branch account in head office, Suspense account etc. According internal rules and regulation.
- ✓ To ensure compliance to AML / CFT regulations and best practices in relevant task.



Counter services officer (CSO)

Apna Micro finance Bank Ltd

Dec 17, 2015 to July 18, 2019 (Auto Banker III)

- ✓ 1. Provide exceptional customer service to customers, assisting with inquiries, complaints, and requests through various channels (phone, email, chat, etc.).
- ✓ 2. Answer customer inquiries regarding banking services, money exchange rates, account details, and transactions accurately and timely.
- ✓ 3. Identify customer needs and recommend appropriate banking and money exchange products or services to meet their financial requirements.
- ✓ 4. Process customer transactions, including deposits, withdrawals, money transfers, and currency exchange accurately and according to company policies and procedures.
- ✓ 5. Assist customers with account opening, closing, and updating account information.
- ✓ 6. Resolve customer complaints and disputes effectively, ensuring prompt and satisfactory resolution.
- ✓ 7. Maintain accurate records of customer interactions, transactions, and complaints in the customer relationship management system.
- ✓ 8. Collaborate with internal teams, such as operations, sales, and compliance, to resolve customer issues and escalations.

Teller

Khushhali Micro finance Bank Ltd

Nov 12, 2012 to Jun 23, 2015

- ✓ Promote and inform business customer on complete services offer by the bank and all conditions and requirements for applying loan.
- ✓ Perfume direct sales promotion outside office in location with potential customers for loan.
- ✓ Monitor loan repayment base on clients schedule repayment date.
- ✓ Provide effective customer care service and maintain and appreciable level of client retention.
- ✓ Assess loan applying customer in their business premises and their home base.
- ✓ Being responsible for all loan cases assessed and disbursed.

Computer Proficiency:

- ✓ MS Office (MS Word, MS Excel, MS Power Point, Outlook)
- ✓ Oracle flex cube (Banking software)
- ✓ Auto Banker III (Banker software)
- ✓ Accounting software "Peach Tree" (Fundamental)
- ✓ Temenos T24 core banking system (Banker software)

Languages	Reading	Writing	Speaking	Listening
English	Very Good	Very Good	Very Good	Very Good
Urdu	Excellent	Excellent	Excellent	Excellent

Other Interest:

- ✓ Reading financial news paper
- ✓ Web browsing, internet searching

PERSONAL INFORMATION: PASSPORT DETAIL:

Name: Yasirabdurrafique **Passport no:**AX9562723
Religion: Islam **Date of issue:**12-Apr-2023
Date of expire:12-Apr-2028 **Gender:** Male (Pakistan)
Date of Birth:October, 02, 1986 **Marital Status:**Single