



MUHAMMAD FAROOQ

OPERATIONS OFFICER

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📍 Villa # 13 Street # 21 Alwasl Behind Box Park Near Horizon School, Dubai

I am an energetic and determined person who has developed a mature and responsible approach to any task undertaken, or situation that I am may be presented with. As a professional with over 2 years of experience in banking operations and account opening and 3.3 years' experience of universal teller. I am exceptional in working to achieve a certain objective on time and with quality.

WORK EXPERIENCE

Customer Service Officer

Faysal Bank Limited, Multan

Aug 2017 - Nov 2020,

Achievements/Tasks

- Perform all customer/branch financial transactions as per Delegation of Authority (Financial Limits)
- Maintenance and record keeping of MIS related to cash/NBP as directed by the regulators/SOPs
- Process inter Currency Conversions/Transaction Over the Counter
- Periodic/ end of day counter cash balancing
- Monitoring of overdrawn accounts/Dormant Accounts/Daily transaction list
- Manage physical cash in hand ensuring no shortage/excess as per GL
- Cash payment & receipt analysis to maintain effective control over cash ceiling under approved/prescribed limit
- Responsible for fund transfer entries and utility bills through cheque/drop box
- Processing and recording of outward/inward local/USD, same day clearing/inter-city collection
- ATM Cash replenishment, claims handling and reconciliation with GL Account.
- Processing of Western Union / Faysal Rapid Cash Transactions on System and Record Keeping. Responsible for managing Cash Shipments IN / OUT.
- Custodian of vault keys / security stationary.
- Any other banking activity assigned by the Supervisor.



faysalbank

Pakistan

Operations Officer/ Account Opening Officer

Bank Al Habib Limited

Nov 2020 - till date,

Achievements/Tasks

- Responsibility of clearing, IBFT, Funds Transfer entries through instruments, monitoring daily remittance, transactions and customer names in debarred list and FIU watch list, also responsible of CDD, EDD, EKYC, AML/CFT and Mantas of the customers.
- Operational/Remittance Officer, Accounts, EBO, Vault Key Holder, authorized signatory Backup of Branch Manager.
- Establishes sales contract relationship between importer and exporter after reviewing pro forma invoice.
- Monitor and assist in reporting of suspicious transaction/activity to related authorities.
- Perform Due Diligence of customers in line with company's Policies & Procedures including (but not limited to) screening using the sanctioned lists.
- Ensure that AMUCFT/CPF Regulations as issued by State Bank of Pakistan are complied with throughout the banking channel.
- Study economic information and read historical data to evaluate soundness of operational practices against business framework.



Pakistan

EDUCATION

Master of Business Administration

Federal Urdu University of Arts, Sciences & Technology Karachi

SKILLS

MS Word & Excel

Strong communication skills and analytical skills

Positive Attitude

Able to work under pressure

Strong decision maker

Complex problem solver

Innovative and Service-focused

Detail oriented

LANGUAGES

English

Full Professional Proficiency

Urdu

Native or Bilingual Proficiency

Punjabi

Native or Bilingual Proficiency

INTERESTS

Gym

Traveling

Sports

Gaming

Music

Reading

ORGANIZATION

Bank Al Habib Limited (Nov 2020 – till date)

Faysal Bank Limited, Multan (Aug 2017 – Nov 2020,)