

HISHAM KHALID

Loan Officer & Universal Teller

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SUMMARY

Experienced **Loan Officer** and **Universal Bank Teller** with **+8 year** proficient in time management. Provides professional and courteous customer service with high levels of integrity and accuracy. Experienced in processing transactions, cash handling, balancing drawers, currency exchange and loan processing.

EXPERIENCE

Universal Teller

Bank of Khartoum

- 03/2019 - Present Khartoum State, Sudan
- Provided comprehensive product and service information to customers, including loans, mortgages, savings plans, checking accounts, and more; facilitated informed decision-making and increased customer satisfaction by 40%
 - Handle transactions for customers, including check cashing, processing checks, deposits, withdrawals, transfers, loan payments, cashier's checks, issue certified cheques, currency exchanges, and opening and closing of account minimum 150 transaction
 - Auditing transactions for accuracy, including verifying signatures and reviewing account balances
 - Balanced daily cash deposits and vault inventory with 100% accuracy rate
 - Identify customer needs, provide information on new products and services, and direct customers to branch representatives as needed
 - Reconcile cash drawers at end of shift, count and package coins and currency, turn in any excess or damaged currency to head teller

Loan Officer

Ebdaa Bank

- 01/2015 - 01/2019 Khartoum State, Sudan
- Promote institution's services and assisting clients in determining most suitable loan to meet their financial needs
 - Evaluate credit worthiness of customers and Process 100% loan applications and documentation included KYC and VATCA
 - Interview applicants eligibility and review financial data in order to determine risk factors
 - Complete loan contracts and counsel clients on policies and restrictions
 - Collect overdue amount from delinquent customers by using necessary collection tools
 - Build long term, trusting relationships with customers and Ensure customer 100% satisfaction

EDUCATION

Bachelor's in Accounting

Open Sudan University

01/2016

Diploma in Banking and Financial Studies

Sudan academy for banking and financial sciences

07/2012

SKILLS

Customer service	Problem solving	Communication skills	Analytical and Technical skills	Financial analysis
Data analysis	Attention to detail	Organization & Time management	Payment Collection	Marketing skills
MS Office	Excel (VLOOKUP, Pivot Tables, Charts)	Computer knowledge (Advance)	Cash Handling skills	
Teamwork	iMAL (Banking & Investment System)	AML, KYC, FATCA and CRS skills	Currency Exchange	

LANGUAGES

Arabic Native English Advanced