

# MUHAMMAD HAMMAD



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Visit Visa Valid till: **18<sup>th</sup> March, 2024**

## CAREER OBJECTIVE:

Dynamic and results-oriented Remittance Branch Services Officer with extensive client interface experience, adept at supporting customers by swiftly identifying their needs, building trust, and resolving issues to enhance operational efficiency. Proven success in effective communication across all department levels and adeptly managing multiple priorities. Demonstrated ability to work both independently and collaboratively within a team, ensuring timely project completion. Possessing a comprehensive understanding of Branch Banking, Cash Counter Operations, AML/CFT regulations, and advanced proficiency in Currency management. Backed by a Bachelor of Science degree in Accounting and Finance, I am eager to leverage my skills and contribute to a dynamic team in a challenging role, driving excellence and achieving organizational goals.

## CAREER PROFILE/SKILLS:

- |                                       |                                      |
|---------------------------------------|--------------------------------------|
| • Time Management                     | • Collecting & Processing Payments   |
| • Precision in Cash Handling          | • Outward & Inward Payments          |
| • Processing of Cash Payments         | • Data Entry & Reconciliations       |
| • Organizing Cash in Cash drawer      | • Analytical Skills                  |
| • Sorting of Cash Payments            | • Supporting Internal Audit          |
| • Bookkeeping Expertise               | • Regulatory Reporting               |
| • Compliance Management               | • Quality Standards                  |
| • Customer Services                   | • Leadership Skills                  |
| • Co-ordinational Skills              | • Good Team Player                   |
| • Organizational Skills               | • Strong Command of English Language |
| • Numeracy Skills                     | • Effective Communication Skills     |
| • Understanding of Banking Operations | • Strategic Planning                 |
| • MS Excel (Advanced)                 | • Oracle Financials                  |

## PROFESSIONAL WORK EXPERIENCE:

**Organization:** [Askari Bank Limited](#)  
(Banking Services like Emirates NBD)  
**Tenure:** April 2019 – January 2024  
**Designation:** Remittance Branch Services Officer  
**Responsibilities:**



- Received / issued cash transactions instruments like remittance, foreign currency exchange and value-added services transaction payments.
- Proficient in exchanging 20 different currencies.
- Open / close branches as required and ensuring all tasks and checks are completed.
- Followed compliance procedures, bank policies and abides by all health and safety guidelines as per company standards.
- Collected payments whether in cash or credit.
- Respect and complying with AML rules, policy and procedures of the bank at all times.
- Performed administrative tasks such as filing, generating reports and maintaining mail correspondence.
- Provided support and information to customers, over the counter and by the phone.
- Prepared daily end of day cash balance report at the close of each business day.
- Collected all supporting documents for the transactions conducted and arrange for keeping them in files as per the uniform filing system and AML policies of the company. Arranging for transfer of such documents to the Central Processing Unit.

- Reconciled all end day transactions prior to leaving the branch to ensure that all cash receipts & delivery are in order with business transaction.
- Communicated with vendors, execute payment runs, and organize records for audit and compliance.
- Provided adequate and necessary information whenever required to Head Office Administration Office or various divisions of bank.
- Respected office guidelines of the bank and always keep the counter, drawers, tables and workplace neat and clean.
- Resolved customer complaints independently, whenever possible.
- Provided fast and excellent customer service to the customers in a very professional way complying with WELCOM (Welcome, Engage, Listen, Communicate, Offer, make them feel valued) rule.
- Attended all telephone calls and given exchange rate / information as required by the customers.

#### Achievements:

- Proficiently handled transactions involving 20 different currencies, demonstrating a high level of financial competency.
- Maintained compliance with procedures, bank policies and health safety guidelines, adhering to company standards.
- Prepared and submitted daily end-of-day cash balance reports, showcasing a commitment to financial accuracy and accountability.
- Contributing to smooth flow of business transactions.
- Demonstrated to strict adherence to Anti-Money Laundering (AML) rules, policies and procedures.
- Provided fast excellent customer service in a professional manner, aligning with WELCOM rule.
- Respected office guidelines by keeping the counter, drawers, tables and workplace neat and clean, creating a professional and organized work place.

#### Organization:

**Sky Exchange Company Pvt Ltd.**

(Exchange Company like Al Ansari Exchange)

#### Tenure:

July 2018 – September 2018

#### Designation:

Admin & Accounts Executive

#### Responsibilities:

- Maintained up-to-date foreign currency rates within the framework on a consistent schedule.
  - Diligently reported the suspicious transactions report (STRs), currency transactions report (CTRs) and frequent customer reports to the regulator regulatory body, namely State Bank of Pakistan.
  - Regularly prepared meticulous month-to-month bank reconciliation statements.
- Conducted on-counter remittance transactions for customers, meticulously recording entries in sophisticated bookkeeping software such as Wall Delicate, Forex, MoneyGram and RIA.

#### Achievements:

- Currency Management Expertise
- Regulatory Compliance



## ACADEMIC EDUCATION:

| DEGREE/CERTIFICATION                | EXAMINING BODY:  | YEAR |
|-------------------------------------|--|------|
| Bachelors in Accounting & Finance   | University Of Engineering & Technology, Taxila, Pakistan                 | 2018 |
| Higher Secondary School Certificate | Federal Board of Intermediate & Secondary Education, Islamabad, Pakistan | 2014 |

## CERTIFICATION/ ADDITIONAL SKILLS:

- **Oracle Financials** (Banking software used in banking)
- **MS Office** (All versions, esp. MS Word, MS Power Point and MS Excel-Advanced)
- **MS Excel** (MS Formulae, Reports Automation, Macros, Presentations w.r.t. Analysis)
- **Quick Books**
- **Google Workspace**

## TRAININGS & WORKSHOPS:

### **Certified in Project Management**

- Successfully meeting the requirements of Project Management Training by Mr. Saqib Naveed Bhatti President of PMAP, IBA Karachi.

### **Certified General Banking Officer**

- Successfully completed the course at Askari Bank.

### **Certified in Branch Banking Operations**

- Successfully completed the course of 12 days training at Askari Bank.

### **Certified in Anti Money Laundering & CFT Policy**

- Successfully completed training at Askari Bank

## PERSONAL INFORMATION:

**Father's Name** : Muhammad Sajjad  
**Date of Birth** : 02<sup>nd</sup> September, 1995  
**Driving License** : Yes (International Driving Permit from Pakistan)

## REFERENCE:

Reference will be furnished on demand.