

## PROFESSIONAL SUMMARY

Results-driven banking operations expert with more than 10 years of experience in the financial sector. Proven ability to oversee and optimize branch operations, streamline processes, customer service standards, and ensure regulatory compliance. Seeking to contribute my operational expertise to a dynamic financial institution to ensure smooth branch operations and deliver exceptional service to clients.

## EDUCATION

<b>Master in Business Administration</b> IBT - Institute of Business & Technology	(2012 - 2015) CGPA 3.55
<b>Bachelor of Commerce - B.Com</b> Govt. Siraj ud Daulah College, Karachi.	(2007 - 2009) 2 <sup>nd</sup> Division
<b>Intermediate of Commerce – I.Com</b> Govt. Shalimar College, Lahore.	(2005 - 2007) 2 <sup>nd</sup> Division
<b>Matriculation in Science</b> New Kashmir High School, Lahore.	(2003 - 2005)

## PERSONAL INFORMATION

Fathers Name:	M. Bashir
Date of Birth:	28-02-1989
Religion:	Islam
Nationality:	Pakistani
Residence:	Dubai, UAE
Place of Birth:	Karachi
Marital Status:	Married
Passport #	BF3849002

## PROFESSIONAL EXPERIENCE

<b>Bank Alfalah Limited</b> Senior Counter Service Officer	(Jul, 2023 to Jan, 2024)
<b>Bahria Town Karachi</b> Accountant & Real Estate Agent	(Jan, 2021 to Jun, 2023)
<b>Habib Bank Limited</b> Manager Teller Services	(Mar, 2019 to Dec, 2020)
<b>Faysal Bank Limited</b> Senior Branch Service Officer	(Jan, 2015 to Feb, 2019)
<b>Meezan Bank Limited</b> Chief Cashier	(Apr, 2014 to Jan, 2015)
<b>MCB Bank Limited</b> Operation Officer	(Sep, 2011 - Mar, 2014)

## SKILLS & ACHIEVEMENTS

### Core Banking Software:

Temenos T-24  
Symbols - Oracle  
Misys

### Digital Marketing:

Website Development, SEO,  
Content Writing, Affiliate  
Marketing, Google Ads etc.

### Graphics Designing:

Corel Draw,  
Adobe Photoshop  
Flash MX

### Multimedia Designing:

Auto Cad in 2D & 3D.

### MS Office:

MS Word  
MS Excel  
MS Power Point

### **Job Responsibilities in Branch Banking:**

- Build sustainable relationships and trust with customer through interactive communication
- Provide accurate, valid and complete information to account holders
- Meet personal / customer service team sales targets by generating cross selling leads.
- Handle customer complaints, provide appropriate solutions and alternatives within the time limits; follow up to ensure resolution
- Issuance and delivery of Cheque Books & ATM Cards.
- Reminders and Destruction of Cheque Books & ATM Cards after TAT Time.
- Maintaining & Balancing of KM Reports like Dormant Review, Expired CNIC Review, Zero Balance Account, Negative Balance Account, Stop Payments, Cheque Book Destruction etc.
- Processing of Dormant Activation Request, Account Closing Request, Additional request i.e change in details etc.
- Reset ATM machine daily and feeding of cash on requirement basis. Also maintain ATM fact sheet & reconcile from General Ledger.
- Order a supply of cash to meet daily needs.
- Monitor bank vaults to ensure cash balances are correct.
- Calculate ratios for cash receiving and payment on monthly basis.
- Prepare cash books for local currency & foreign currency separately.
- Checking of vouchers and daily transaction sheets at the end of day.
- Identify transaction mistakes when debits and credits do not balance.
- Receiving & Payment of Cash, Utilities Bills, Fees, Prize Bonds etc.
- Compute financial fees and service charges and post them into "GL's" using symbol system.

### **Job Responsibilities in Back Office:**

**(Centralized Account Opening, Centralized Inward Clearing, Call Centre Operations)**

- Scrutinize & Debit all the Instruments of inward clearing & balance with NIFT details. Also Generate Report and Re-check transactions Creating GL batches for ledger accounts.
- Scrutinize AOF & Open Account in “Symbols” through client details.
- Handling all responsibilities of Call Centre (ICRS Team)
- Resolve all discrepancies & queries through e-mails.
- Handling urgent cases on scan copies after necessary approvals.
- Maintaining all MIS (NTB, A/R, Returns, Scan Cases, and Error File etc.)
- Successfully fulfill the requirements of Internal Audit of Call Centre held in 2012.
- Posting of Instruments like Fund Transfer, G.L Vouchers etc.

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### **Languages**

- English & Urdu Reading
- English & Urdu Writing
- English & Urdu Speaking