

BALAWAL ILYAS

 0503396641

 balawalilyas4@gmail.com

 Dubai, UAE

Dear Hiring Manager

I am writing to express my interest in this position at your esteemed organization. With over three years of experience as a dedicated cashier, particularly within the esteemed banking institutions of Dubai, I have honed my skills in delivering exceptional customer service and efficiently managing financial transactions.

During my tenure at The Bank of Punjab and later at Habib Bank Limited, I have demonstrated proficiency in handling a diverse range of banking responsibilities, including cash management, customer inquiries, and promoting new products and services. My experience encompasses conducting various financial transactions, such as check cashing, deposits, withdrawals, transfers, and loan payments, while ensuring strict adherence to banking regulations and internal policies.

My commitment to fostering positive customer relationships and collaborating effectively within a team environment has consistently contributed to enhancing customer satisfaction and achieving branch targets. I am adept at resolving issues promptly and courteously, thereby upholding high standards of customer service.

Furthermore, my educational background in Business Administration, coupled with my practical experience, has equipped me with a strong understanding of financial planning, accounting principles, and risk management protocols.

I am proficient in utilizing MS Office and Oracle (Flexcube) for streamlined operations and possess excellent time management and problem-solving abilities. My effective communication skills, coupled with fluency in English, Urdu, and Punjabi, enable me to interact seamlessly with customers and colleagues from diverse backgrounds.

I am enthusiastic about the opportunity to bring my expertise and dedication to Organization and contribute to its continued success. Thank you for considering my application. I am eager to further discuss how my skills and experiences align with the needs of your team.

Sincerely,
Balawal Ilyas



BALAWAL ILYAS

ABOUT ME

Dedicated cashier with over 3 years of experience delivering exceptional customer service and managing financial transactions efficiently. Skilled in handling a variety of banking responsibilities, including cash management, customer inquiries, and promoting new products and services. Proficient in utilizing MS Office and Oracle (Flexcube) for streamlined operations. Adept at fostering positive customer relationships and collaborating effectively within a team environment.

EXPERIENCE

TELLER (OG-III) - THE BANK OF PUNJAB, DUBAI, UAE

11/2021 - 1/2024

Responsibilities:

- Processed various financial transactions: check cashing, deposits, withdrawals, transfers, and loan payments.
- Provided detailed information on bank products and services, effectively addressing customer inquiries.
- Assisted with accurate account openings and closures, ensuring compliance with procedures.
- Maintained precise transaction records, adhering to banking regulations.
- Reconciled cash drawers meticulously at each shift's end, ensuring compliance with accounting standards.
- Collaborated with branch representatives to resolve complex customer needs seamlessly.

CASH OFFICER (OG-III) - HABIB BANK LIMITED, DUBAI, UAE

9/2020 - 10/2021

Responsibilities:

- Executed a wide range of routine banking transactions within established guidelines and timeframes, including cashing checks, accepting deposits, and processing withdrawals.
- Identified and assessed customer needs, recommending appropriate banking products and services to enhance their financial well-being.
- Implemented risk management protocols to detect and prevent fraudulent transactions, safeguarding the bank's assets and reputation.
- Resolved customer inquiries and complaints promptly, providing accurate information and personalized assistance to ensure customer satisfaction.
- Collaborated with team members to achieve branch targets and deliver exceptional service to customers.

EDUCATION

BACHELOR IN BUSINESS ADMINISTRATION

University of Narowal, Narowa | 10/2016 - 8/2020

F.SC (PRE_ENGINEERING)

Govt, M.A.O College, Lahore | 10/2013 - 9/2015

CONTACT ME

Phone

0503396641 ☎

Email

balawalilyas4@gmail.com

Address

Dubai, UAE

PROFESSIONAL SKILLS

- Computer Proficiency
- Oracle
- Finance
- Time Management
- Communication

CORE COMPETENCIES

- Cash Handling
- Customer Service
- Transaction Management
- Risk Assessment
- Compliance
- Team Collaboration
- Product Knowledge
- Continuous Learning

LANGUAGES

- English
- Urdu
- Punjabi

REFERENCES

- Will be available on demand.