MUHAMMAD BAYAR



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SUMMARY

CAMS (active) Professional with strong knowledge, professionalism and ethics over 10 years of experience. Possessing multiple skills. Having excellent record in financial sector with couple of software experience and

certifications. Self-motivated professional with an excellent track record in a high volume bank teller position. Strengths include:

A strong commitment to quality customer service coupled with first-rate communication skills results in significant customer loyalty.

Proven ability to handle a diverse customer base, resolve problems and process transactions quickly and accurately ensures increased productivity and efficiency. A reliable and trustworthy individual with an in-depth knowledge of banking and exchange houses products and services.

CURRENT EMPLOYMENT

SENIOR OFFICER OCT 2021 -TILL DATE LARI EXCHANGE LLC

- Assisting customers with processing transactions, such as deposits, withdrawals, Remittances or payments.
- Resolving complaints or account discrepancies, and answering questions.
- Informing customers about Exchange products and services.
- Corporate Registration for forex conversion and TT Transaction processing.
 WPS Company Registration, KYC, salary processing in cash, cheques or account transfers and salaries authorization.
- WPS salary cards processing, updatation and filing.
- Travel cards processing and record keeping.
- VAT receiving.
- Keeping a clean, organized work area and a professional appearance.
- Handling currency, transactions, and confidential information in a responsible manner.
- Using software to track exchange information and generate reports
- Following all financial and security regulations and procedures.
- ATM Replenishment and balancing.

EMPLOYMENT HISTORY

CUSTOMER SERVICE OFFICER Dec 2019-Sep 2021 SHARAF EXCHANGE

- Outward and inward remittances.
- Forex selling and buying.
- Corporate Registration for forex conversion and TT Transaction processing.
- WPS Company Registration, KYC, Salary processing in cash, cheques or account transfers and salaries authorization
- Corporate Salary cards issuance
- Loyalty cards processing.
- VAT Payment collection and processing.
- Keeping a clean, organized work area and a professional appearance.

REPORTING OFFICER Dec 2014-Aug 2019 MCB BANK LIMITED

- Receive suspicious transactions alerts from branches, analyze them and report to Compliance officer or alternate Compliance Officer.
- Take appropriate decisions to report all suspicious case to Compliance officer or alternate Compliance Officer.
- Ongoing monitoring of transactions to identify high risk, unusual and suspicious customers and transactions.
- Receive documents related to transactions and scrutinize them

EDUCATIONAL BACKGOUND

- MASTER of BUSINESS SCIENCES Virtual University Of Pakistan.
 Jun – 2019
- BACHELOR of ARTS
 University of the Punjab
 Dec 2012

PERSANOL INFO

DOB: 20th March 1989

Nationality : Pakistan

Age : 35

Marital Status: Married Visa : Employment

License : Yes

HIGHLIGHTS AND SKILLS

- Currency Handling
- Team Player
- Problem Solving
- Honesty & Integrity
- Stress Tolerance
- Interpersonal skills
- Stress Handling
- Time Management
- Team Work
- File Management
- Accurate and attentive

LANGUAGES

English: Excellent Urdu: Excellent Hindi: Excellent Punjabi: Excellent

CERTIFICATIONS AND TRAININGS

- CAMS (PASS)
- AML,CFT, ANTI FRAUDTRAINING
- CDD AND EDD
- CUSTOMER SERVICEEXCELLENCE
- EFFECTIVE COMMUNICATION SKILLS
- FOREIGN EXCHANGE
- ART OF CROSS SELLING
- CUSTOMER RELATIONSHIP
- CONSUMER RIGHTS