

RUBAB FAZAL

SENIOR BANKING OFFICER

+97158 302 5009

rubab.fazal@outlook.com



A motivated and customer-oriented banking officer with 9 years of experience in providing efficient customer service. Seeking to use my knowledge of consumer banking, deposits, withdrawals, transfers, and financial nuances to build team morale and to boost my growth in banking career.

LEADERSHIP

Looking to secure a position within a reputable financial institution that allows for development of skills and further career growth.

SKILLS

Compliance, Banking law & Regulations
Project management
Strong decision maker
Complex problem solver
Relationship building and management
Signature Verification
knowledge of ATM replenishment
Handling and Resolution

SOFTWARE SKILLS

Tally-ERP
MS Office
Corel Draw
Data Base & DBGM
InPage
Software Installation assistant
Internet & E-mailing
Browsing.

EXPERIENCE

SENIOR BANKING TELLER – HBL PAKISTAN NOV 2015 - APR 2024 HABIB BANK LIMITED

Supervised and conducted teller transaction while completing complex business transaction for high volume banking operation.

Recording a transaction, this involves logging checks and preparing transaction reports.

Counting and packaging currency as well reconciling currency coins and checks at the end of every shift.

Opening new accounts and helping with loan applications.

Processed loan payments, deposits, withdrawals and other monetary transactions.

Remittance dealing and foreign currency exchange.

Promoting the bank's products and services, such as checking and savings accounts, loans, certificates of deposit (CDs) and credit cards.

Handling customer complaints, questions and concerns in a professional manner and keeping customers' personal information confidential.

ATM custodian, Handling ATM machine, cash replenishment, finding and resolving errors and queries. In-depth knowledge of the ATM business line and functional area.

Communicating with other bank team members

ASSISTANT ACCOUNTANT – CITY FOUNDATION SCHOOL

2014-2015

Produce termly fee invoices and respond to invoice queries.

Receipt and reconciliation of fee payments.

Prepare the school accounts for audit, including statements of Financial Activity.

Maintain the School's accounting records, fees ledger, creditors ledger and nominal ledger accurately and in accordance with agreed timescales and procedures.

LANGUAGES

English

Urdu

Punjabi

Hindi

HOBBIES

Reading

Traveling

sketching

music

CONTACT

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Dubai, UAE

EDUCATION

MCOM – GCU FAISALABAD, PAKISTAN 2015

Masters in commerce with specialization subjects of banking and Finance

B.ED-AIOU FAISALABAD, PAKISTAN 2014

Bachelor of Education

BCOM – GCC FAISALABAD, PAKISTAN 2011

Bachelor of Commerce

TRAININGS & CERTIFICATES

New Cash Officers Trainings (Jan, 4th-29th 2016)

Branch Banking Fraud Awareness Trainings (Jan, 13th 2016)

Basic Microsoft Excel Training (Jan, 23rd 2016)

Gender Diversity Training (Jan, 25th 2016)

Office Management Training (Jan, 30th 2016)

AML\CFT Training (May, 21st 2016)

AML\CFT Training Version 2 (May 12th 2017)

Service Excellence Training (Nov, 17th 2017)

Equation Teller System Enablement Program (Feb, 18th 2018)

PROFESSIONAL SKILLS

Fraud Prevention:

- Observed all procedure regarding financial and customer information to prevent possible breaches and data misuse.
- Checked amount details and fraud markers for transaction papers as checks and money orders.

Customer Assistance:

- Assisted customer in bank operation including opening accounts and ATM operations.
- Processed customer transactions including loan payments, credit card payments and others.
- Explained bank services, financial products and applicable fee to the customers.