

RUBAB FAZAL

SENIOR BANKING OFFICER

+971 529630196

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 9
MS Office
Corel Draw
Data Base & DBGM
In Page
Software Installation assistant
Internet & E-mailing
Browsing.

EXPERIENCE

ACCOUNTANT – PROLAB SECURITY SYSTEM LLC. DUBAI, UAE.

25 APR 2024 - Current

Prepare sale invoices, add new products, and keep stock up to date, maintain and update accounting records.

Petty cash, bookkeeping.

Prepare accurate and timely financial statements, including balance sheets, income statements and cash flow statements.

SENIOR BANKING TELLER – HBL PAKISTAN HABIB BANK LIMITED

NOV 2015- APR 2024

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.