



# MUHAMMAD AYAZ RAZA

MAIN CASHIER & CUSTOMER SERVICE EXC.

## DATE OF BIRTH

20th OCT 1993

## GENDER

MALE

## PHONE

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## EMAIL

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## ADDRESS

AJMAN

## WEBSITE

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## OBJECTIVE

A committed, friendly and hardworking Banking Officer with a passion for providing excellent customer service at all times. I am part of the Banking Sector since last 8 years and performed my responsibilities with different Banking and Non-Banking institutions in Operations and Sales Departments. Always having the needs of the customers and the reputation of the organization at heart. I have dealt with customers' enquiries and complaints face-to-face, over the phone and via email. My excellent customer service and communication skills, combined with my relevant work experience, make me a real asset to any organization.

## ADDITIONAL INFORMATION

HAVE UAE DRIVING LICENSE & MY OWN CAR

## LANGUAGES

ENGLISH

PUNJABI

URDU

ARABIC

## SKILLS

## EDUCATION



VIRTUAL UNIVERSITY OF PAKISTAN

2017 → 2021

MBA FINANCE

FINANCIAL & ACCOUNTING

## WORK EXPERIENCE



LULU INTERNATIONAL EXCHANGE

AUG 2019 → NOW

MAIN CASHIER

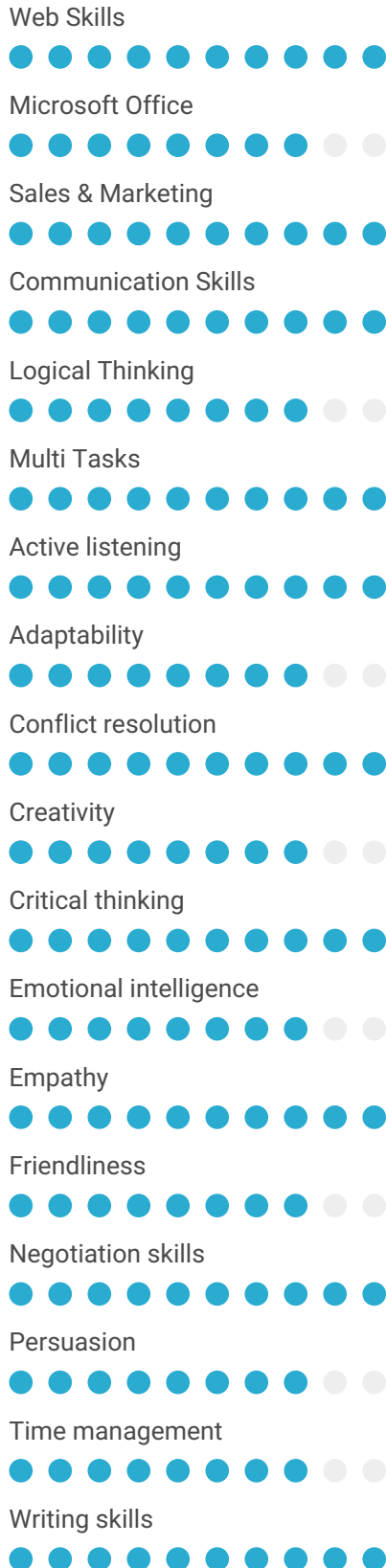
- \* To provide excellent customer service at branch customer
- \* To attend customers for all business transactions at the counter.
- \* Attending customers for making Remittance, currency exchange, demand drafts / telex transfer electronic transfer, etc.
- \* To answer customer complaints, branch detail enquiries, transaction enquiries, rate enquiries, conversion.
- \* Prepare End of day report & cash reconciliation
- \* To provide information of new or additional services.
- \* To provide currency exchange & remittance delivery information. Prepares daily & weekly sales reports
- \* To perform a role of lobby assistant in branch.
- \* To perform a role of marketing & sales executive during off-peak business hours.
- \* To maintain records, prepares reports and performs work processing assignments & related clerical duties.
- \* To give information to customer about different modes of transaction, rates for different transaction/prices,
- \* To give information on local promotions & activities and other info that provides valuable service to our customers.
- \* Exceeded monthly sales goal.
- \* Maintained friendly and professional customer interaction.



DUBAI ISLAMIC BANK ,PAKISTAN

MAY 2017 → MAR 2019

Customer Relationship Officer



- \*Promote Bank products by providing consistent, accurate and transparent information to customers.
- \* Maximize on cross selling growth of existing customer base and identify new potential selling opportunities.
- \* Follow up and close selling/cross selling lead referrals.
- \* Pro-actively participate in Bank products campaigns & promotions.
- \* Ensure that all service levels and agreements are being met consistently without any fail...
- \* Educate self on existing procedures and products
- \* Participate in "In-house "training programs and workshops.
- \*Ensure that Bank policies and guidelines are consistently & strictly followed.



## MCB ISLAMIC BANK PAKISTAN

MAR 2016 → APR 2017

### Business Development Officer

- \*Coordinated with district officers and underwriters on fresh business transactions.
- \* Developed, presented and negotiated financing proposals for prospective clients.
- \* Drafted sales and advertising initiatives for the development of company business.
- \*Conducted evaluation on new policies, programs and strategies for new business development.
- \*Managed closing process for transactions that have been approved.
- \*Entered and maintained all prospective and active client data in contact management software system (Sales Force).



## UNITED BANK LIMITED PAKISTAN

DEC 2013 → AUG 2015

### Banc assurance sales Consultants

- \*Ensure penetration in the market through focus on New To Bank acquisition as well as solicit existing clientele
- \*Do proper analysis of the case and provide all related information of the customer after the field visit is done
- \*To be familiar with all policies, products and processes to ensure superior client on boarding experience
- \*To proactively participate in Learning, Development and training programs of the bank in order to be an effective sales personnel
- \*Ensure strict adherence to all KYC, Compliance policies and other processes as stipulated

## HONORS & AWARDS

I was awarded by Mr. Mian Muhammad Shahbaz Sharif (Chief Minister of Punjab, Pakistan) as a best debate	2010
I achieved 1st Position in Pan Pakistan form Dubai Islamic bank in Banc assurance	2017
Employee of the month of Sharjah & N.Emirates	MARCH 2022

## CERTIFICATIONS

ICDL	2017
IT SOFTWARE	2015
English Language Diploma	2015