Muhammad Farooq

L+968-78882604

Muhammadfarooq15423@gmail.com Mabelah north, Muscat sultanate of Oman

In linkedin.com/in/muhammad-faroog-6a4a82182

Summary

I'm an experienced customer service representative with a verifiable track record of resolving complex issues quickly and winning customer loyalty. Seeking a Challenging Opportunity in Progressive Organization in Which I utilize my Knowledge & Skills and work hard for the betterment of the Organization and my Professional growth. At the same time to gain more Experience and Knowledge which can be used to Polish my career. I am just looking for a platform Where I can polish myself.

Key Competencies

Problem Solving Cash Handling & Credit Process Demonstrated ability to work Computer knowledge

Customer Services Independently Team Work Professional Communication Skills Office management & Network Usage

Professional Experience

Oman Exchange LLC, OMAN Transaction Service Support

Jun -2023 to Present

Key Responsibilities:

- Attending customers for making Remittance, currency exchange, telex transfer / electronic transfer, etc
- To answer customer complaints, branch detail inquiries, transaction inquiries, rate inquiries, conversion. Prepare End of day report & cash reconciliation. Forex exchange
- Foreign exchange process cash transactions from clients in national and foreign currencies
- Maintains a cash float and follows balancing and reconciling procedures; prepares daily 'End of Day' sheet at the close of each business day

Khushhali Micro Finance Bank, Pakistan **Credit Administration Officer Key Responsibilities:**

- To facilitate the credit management process, in terms of the Credit Policy Manual, manage loan documentation, portfolio, disbursement of facility and monitoring the same as per approval in core banking systems.
- Responsible for obtaining, reviewing & arranging all loan documents.

Jul 2020 Aug 2022

• Assists in research and analysis to develop or modify information systems.

Khushhali Micro Finance bank

Cash Officer Key Responsibilities:

- Cash receipt payment, sorting, posting.
- Utility Bills collections, Cross Branch Transactions. responsible for managing the flow of money & responsible for handling customer financial transactions like deposits, withdrawals, transfers, money orders, and checking
- Resolve customer complaints, guide them, and provide relevant information & confidential information in a responsible manner.
- Work with policy and procedure. Balance currency, coin, and checks in cash drawers at ends of shifts and calculate daily transactions, using computers, calculators, or adding machines.

Khushhali Micro Finance Bank Customer Service Officer

Oct 2018 to Oct 2019

Key Responsibilities:

- Answer questions about account types and banking products Assets and liabilities
- Prepares product or service reports by collecting and analyzing Customer & Improve customers banking experience with the bank by ensuring that the customers are attended to promptly and all their challenges are resolved without delay.
- Courteously and competently resolve all customer complaints, taking ownership from first contact to final resolution.
- Comply with all applicable laws and regulations. Uphold the bank's values and policies.

Education:

Government college university Faisalabad Graduate BBA Banking and Finance	2014-2018
BISE Faisalabad Intermediate Commerce	2012-2014
High School Matriculation Arts	2010-2012
T	

Languages:

Mother Tongue: Other: Urdu, Punjabi English, Arabic

Oct-2019 to Jul-2020