

Atif Maroof

Bank Teller

Contact

Address

Al Ain United Arab Emirates

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E-mail

atifmaroof492@gmail.com

Visa Status

Residence

Core Competencies

Cash Handling & Balancing

Excellent

Customer Service Excellence

Highly experienced Bank Teller with 20 years of expertise in handling financial transactions, customer service, and cash management. Demonstrated ability to manage high-volume transactions with accuracy and efficiency, maintaining a professional and friendly demeanor. Proven track record of fostering customer loyalty and satisfaction by delivering exceptional banking services. Excellent knowledge of banking policies, regulations, and financial procedures.

Work History

2005-03-

Until now

Present

Professional Experience

Bank Teller

Abu Dhabi Commercial Bank UAE March 2005– Until now Present

- Efficiently handled high-volume transactions, including deposits, withdrawals, and transfers, maintaining an error-free record.
- Trained and mentored junior tellers on operational standards and customer service best practices.
- Ensured compliance with financial regulations and anti-money laundering protocols.
- Managed vault cash, hand over take over with other tellers.
- Balancing and ATM maintenance daily, reconciling discrepancies and identifying irregularities.
- Played a key role in upselling banking products such as credit cards, loans, and savings accounts to meet sales targets.
- Delivered exceptional customer service by addressing and resolving customer inquiries and complaints professionally and promptly.
- Dealing bank security items like credit card, debit card, cheque book, and return cheques.

Excellent

Fraud Prevention & Risk Management

Excellent

Compliance with Banking Regulations

Excellent

Bank Reconciliation

Excellent

High-Level Transaction Accuracy

Excellent

Cross-Selling Banking Products

Excellent

Currency Exchange Handling

Excellent

ATM Balancing & Maintenance

Excellent

Bank Software Proficiency

Excellent

Highly responsible and reliable

Money Exchange Cashier

2000-09 2005-02

Wall street Money Exchange UAE September 2000 – February 2005

Key Responsibilities:

- Processed foreign currency exchanges with high accuracy, handling up to [amount] in transactions daily.
- Provided excellent customer service, advising clients on exchange rates, fees, and options for transferring funds internationally.
- Conducted compliance checks, ensuring adherence to anti-money laundering (AML) and know your customer (KYC) regulations.
- Used currency exchange software (e.g., insert software) to manage and track currency inventories and transactions.
- Assisted in managing and balancing the cash till at the end of each shift, ensuring zero discrepancies.
- Monitored exchange rates and market fluctuations to provide clients with real-time data.

Key Achievements:

- Consistently maintained an accuracy rate in transactions.
- Recognized for outstanding customer service by achieving a customer satisfaction rate.
- Improved transaction efficiency through the implementation of specific tool/process.

Certifications & Training

- Certificate in Anti-Money Laundering Compliance, 2023
- Customer Service Excellence Training, 2017
- Cash Handling Best Practices Workshop, 2019

	Exc	ellent
Effective	Time Manage	ment

Excellent

Education

Languages

English

Excellent

Urdu

Excellent

Arabic

Basic

1998-07

1996-05 - **Bachelor of Commerce**

2000-06 University of Karachi- Pakistan

Completed Bachelor of Commerce. Overall grade

was second Division.

Diploma in Computer Science soft wear

1996-08 New Institute of Data Processing Karachi- Pakistan

Completed Diploma in Computer Science. Overall

grade was second Division

Technical Skills

- Proficient in MS Office Suite (Word, Excel)
- Familiar with Core Banking Systems
- Expertise in currency counters and ATMs
- Fast learner of new banking software and tools

Reference

Available upon request.