

Habib Ur Rehman Muhammad Riaz

Cash Officer, Customer Services Officer



+971 58 913 1783

Sardarhabib28@gmail.com

SUMMARY

A highly motivated and results-oriented professional with a Master's degree in Commerce (Finance) and over 9 years of experience in the banking sector. Expertise in cash handling, operations management, and financial regulations. Proficient in Microsoft Office, with strong technical writing skills, and a proven ability to adapt to evolving job requirements. Known for excellent team-work orientation, self-motivation, and the ability to work under pressure.

SKILLS AND COMPETENCIES

Strong Understand and Experience in Compliance

Ability to quickly adapt to changing job requirements.

Strong interpersonal and technical writing skills.

Temenos, T-24 software

Oracle financial services software

Core Banking System

ESS- digital banking Applications

ACCOMPLISHMENTS

Improved Cash Handling Accuracy: Successfully reduced cash handling discrepancies by 30% during my tenure as a Cash Officer, through the implementation of rigorous training and standard operating procedures.

Operational Efficiency Enhancement: Spearheaded a process improvement initiative as an Operations Manager that resulted in a 20% increase in branch operational efficiency, reducing transaction processing times and enhancing customer satisfaction.

Audit Compliance: Consistently achieved 100% compliance during internal and external audits by ensuring all financial records and processes were in strict adherence to banking regulations and standards.

Team Leadership: Led a team of 15 employees, improving overall performance metrics by 25% through effective coaching, mentoring, and performance management.

Risk Management: Successfully managed the branch's risk exposure, resulting in zero compliance violations over a 4-year period as Operations Manager.

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WORK EXPERIENCE

United Bank Limited (UBL)

Position: **Cash Officer**

Duration: **October 2014 - June 2016**

Responsibilities:

Daily Cash Handling: Managed and balanced cash transactions including deposits, withdrawals, and transfers for customers, ensuring all transactions were accurate and recorded in the system.

Customer Service: Provided exceptional customer service by addressing client queries related to cash transactions and account balances, and assisting them with banking procedures.

Compliance and Security: Ensured adherence to bank policies and procedures, including anti-money laundering (AML) regulations and internal controls, while maintaining high levels of security during cash handling.

Reconciliation: Conducted daily reconciliation of cash drawers and the branch's cash vault, ensuring all transactions were accounted for and discrepancies were investigated and resolved promptly.

Documentation: Prepared and maintained accurate records of all transactions, including cash receipts, vouchers, and reports, and ensured proper filing for audit purposes.

Allied Bank Limited (ABL)

Position: **Cash Officer**

Duration: **June 2016 - August 2024**

Responsibilities:

Cash Management: Oversaw the cash handling operations at the branch, including cash receipt, disbursement, and replenishment of ATMs, ensuring a seamless operation without errors.

Risk Management: Monitored and controlled the branch's cash levels, ensuring they were within prescribed limits, and coordinated with the head office for additional cash when necessary.

Customer Interaction: Engaged with customers to understand their needs, provided solutions related to their banking inquiries, and ensured a high level of customer satisfaction.

Training and Development: Trained and mentored junior cash officers and teller staff on cash handling procedures, ensuring they followed best practices and adhered to regulatory requirements.

Audit Preparation: Assisted in preparing the branch for internal and external audits, ensuring all financial records were in order and any issues were addressed promptly.

EDUCATION

Master of Commerce (M.Com) - Finance

University of Azad Jammu & Kashmir, Kotli Campus, Pakistan

Year: **2012**

C.G.P.A: 3.01/4.00 (B Grade)