# Habib Ur Rehman Muhammad Riaz

Cash Officer, Customer Services Officer



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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.

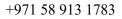
Audit Compliance: Consistently achieved 100% compliance during internal and external audits by ensuring all financial records and processes were in strict adherence to banking regulations and standards.

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)