



Muhammad Abid

Cash Officer

Contact Info

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Dubai, United Arab Emirates

Detail-oriented and customer-focused cashier with over seven years of experience in fast-paced retail environments. Proven ability to handle transactions accurately and efficiently while providing exceptional service to customers. Skilled in maintaining a clean and organized workspace, managing cash drawers, and resolving customer inquiries with professionalism. Strong communicator with a commitment to enhancing the shopping experience and supporting team goals. Looking to leverage my skills in a dynamic retail setting to contribute to outstanding customer satisfaction.

Strengths & Skills

- ✓ Accounts Services
- ✓ MS Word
- ✓ Task Management
- ✓ Selling Skills.
- ✓ Cash Handling
- ✓ Financial Instruments
- ✓ Quality Management
- ✓ Team Work
- ✓ MS Excel
- ✓ Communication Skills
- ✓ Supervisory Skills
- ✓ Public Relation

Academics

Title	Institute	Score	Date
MBA	COMSATS Institute of Information Technology, Lahore	2.4 CGPA	2016
B.COM	Islamia University, Bahawalpur	57%	2011
F.sc	BISE BAHALWAPUR,	45%	2009
Matric	BISE BAHAWALPUR,	65%	2007

Experience Fresh

Company	Designation	Duration	
BANK OF PUNJAB TAQWA	Cash Officer	Oct 2021 - Apr 2024	2.5 years
BANK ISLAMI PAKISTAN Ltd	Customer Service Officer	Apr 2019 - Oct 2021	2.5 years
Telenor Microfinance Bank	Cash Officer	Nov 2016 - Mar 2019	2.3 years
Habib Metro Bank	Business Development Officer	Mar 2016 - Oct 2016	7 months

Work History

BANK OF PUNJAB TAQWA Oct 2021 - Apr 2024 (2.5 years)

Cash Officer

Haroonabad, Pakistan

Customer Transactions:

- Process deposits, withdrawals, and loan payments for customers

Cash Management:

- Ensure compliance with bank policies regarding cash handling and security.

Compliance and Security:

- Adhere to all banking regulations, policies, and procedures, including anti-money laundering (AML) guidelines.
- Identify and report suspicious activities or potential fraud.

Administrative Tasks:

- Prepare and process various banking documents and forms.
- Assist with filing and maintaining records as needed.

BANK ISLAMI PAKISTAN Ltd Apr 2019 - Oct 2021 (2.5 years)

Customer Service Officer

Haroonabad, Pakistan

Customer Assistance:

- Greet customers and respond to their inquiries in person, over the phone, or via digital channels.
- Provide information about bank products and services, including accounts, loans, and investment options.

Account Management:

- Assist customers with account openings, closings, and updates.
- Resolve issues related to accounts, such as discrepancies or transaction inquiries.

Transaction Processing:

- Facilitate deposits, withdrawals, and transfers, ensuring accuracy and compliance with bank policies.

Problem Resolution:

- Address customer complaints and concerns promptly and effectively.
- Escalate complex issues to the appropriate departments or management when necessary.

Compliance and Risk Management:

- Ensure adherence to banking regulations, policies, and procedures.

Team Collaboration:

- Work closely with other team members to ensure smooth operations within the branch.

Telenor Microfinance Bank

Nov 2016 - Mar 2019 (2.3 years)

Cash Officer

Chishtian, Pakistan

Transaction Processing:

- Process deposits, withdrawals, loan payments, and transfers accurately and efficiently.
- Handle cash, checks, and other forms of payment, ensuring proper documentation for all transactions.

Customer Service:

- Greet and assist customers with their inquiries and banking needs.
- Provide information about microfinance products, services, and loan processes.

Team Collaboration:

- Work closely with other bank staff to ensure a seamless customer experience.
- Participate in training sessions to enhance knowledge of microfinance products and services.

Habib Metro Bank

Mar 2016 - Oct 2016 (7 months)

Business Development Officer

Haronabad, Pakistan

Client Acquisition:

- Identify and pursue new business opportunities to grow the bank's customer base, including individuals, small businesses, and corporations.
- Conduct market research to identify potential clients and understand their financial needs.

Product Promotion:

- Promote the bank's products and services, such as loans, savings accounts, investment options, and other financial solutions.
- Develop tailored financial solutions that meet the specific needs of clients.

Sales Strategy:

- Develop and implement sales strategies to achieve business development goals and targets.
- Prepare sales forecasts and reports to track progress and measure success.

Collaboration:

- Work closely with internal teams, including marketing, operations, and compliance, to ensure effective execution of business development initiatives.
- Collaborate with relationship managers and other bank staff to enhance client offerings.

 **Industries**

- Banking/Financial Services

 **Functional Areas**

- Data Entry
- Operations
- Accounts

 **Languages**

- English - Native
- Urdu - Native
- Punjabi - Intermediate