

MUHAMMAD HAMMAD

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Visit Visa Valid till: 18th March, 2024



CAREER OBJECTIVE:

Dynamic and results-oriented Cashier with extensive customer interface experience, adept at supporting customers by swiftly identifying their needs, building trust, and resolving issues to enhance operational efficiency. Demonstrated ability to work both independently and collaboratively within a team, ensuring timely project completion. Possessing a comprehensive understanding of Branch Banking, Cash Counter Operations, AML/CFT regulations, and advanced proficiency in Currency management. Backed by a Bachelor of Science degree in Accounting and Finance, I am eager to leverage my skills and contribute to a dynamic team in a challenging role, driving excellence and achieving organizational goals.

CAREER PROFILE/SKILLS:

- Time Management
- Precision in Cash Handling
- Processing of Cash Payments
- Organizing Cash in Cash drawer
- Sorting of Cash Payments
- Bookkeeping Expertise
- Compliance Management
- Customer Services
- Co-ordinational Skills
- Organizational Skills
- Numeracy Skills
- Understanding of Banking Operations
- MS Excel (Advanced)
- Collecting & Processing Payments
- Outward & Inward Payments
- Data Entry & Reconciliations
- Analytical Skills
- Supporting Internal Audit
- Regulatory Reporting
- Quality Standards
- Leadership Skills
- Good Team Player
- Strong Command of English Language
- Effective Communication Skills
- Strategic Planning
- Oracle Financials

PROFESSIONAL WORK EXPERIENCE:

Organization: [Askari Bank Limited, Pakistan](#)
Tenure: April 2019 – January 2024
Designation: Cashier cum Customer Services Teller
Responsibilities:



- Received / issued cash transactions instruments like remittance, foreign currency exchange and value-added services transaction payments.
- Collected all supporting documents for the transactions conducted and arrange for keeping them in files as per the uniform filing system and AML policies of the company. Arrange for transfer of such documents to the warehouse.
- Open / close branches as required and ensuring all tasks and checks are completed.
- Followed compliance procedures, bank policies and abides by all health and safety guidelines as per company standards.
- Collected payments whether in cash or credit.
- Performed administrative tasks such as filing, generating reports and maintaining mail correspondence.
- Provided support and information to customers, over the counter and by the phone.
- Prepared daily end of day cash balance report at the close of each business day.
- Reconciled all end day transactions prior to leaving the branch to ensure that all cash receipts & delivery are in order with business transaction.
- Communicated with vendors, execute payment runs, and organize records for audit and compliance.
- Provided adequate and necessary information whenever required to Head Office Administration Office or various divisions of bank.

- Respected office guidelines of the bank and always keep the counter, drawers, tables and workplace neat and clean.
- Resolved customer complaints independently, whenever possible.
- Provided fast and excellent customer service to the customers in a very professional way complying with WELCOM (Welcome, Engage, Listen, Communicate, Offer, make them feel valued) rule.
- Attended all telephone calls and given exchange rate / information as required by the customers.

Achievements:

- Proficiently handled transactions involving 20 different currencies, demonstrating a high level of financial competency.
- Maintained compliance with procedures, bank policies and health safety guidelines, adhering to company standards.
- Prepared and submitted daily end-of-day cash balance reports, showcasing a commitment to financial accuracy and accountability.
- Contributing to smooth flow of business transactions.
- Demonstrated to strict adherence to Anti-Money Laundering (AML) rules, policies and procedures.
- Provided fast excellent customer service in a professional manner, aligning with WELCOM rule.
- Respected office guidelines by keeping the counter, drawers, tables and workplace neat and clean, creating a professional and organized work place.

Organization: [Sky Exchange Company Pvt Ltd, Pakistan](#)

Tenure: July 2018 – September 2018

Designation: Admin & Accounts Executive

Responsibilities:

- Maintained up-to-date foreign currency rates within the framework on a consistent schedule.
 - Diligently reported the suspicious transactions report (STRs), currency transactions report (CTRs) and frequent customer reports to the regulator regulatory body, namely State Bank of Pakistan.
 - Regularly prepared meticulous month-to-month bank reconciliation statements.
- Conducted on-counter remittance transactions for customers, meticulously recording entries in sophisticated bookkeeping software such as Wall Delicate, Forex, MoneyGram and RIA.



ACADEMIC EDUCATION:

DEGREE/CERTIFICATION	EXAMINING BODY:	YEAR
Bachelors in Accounting & Finance	University Of Engineering & Technology, Taxila, Pakistan	2018
Higher Secondary School Certificate	Federal Board of Intermediate & Secondary Education, Islamabad, Pakistan	2014

ADDITIONAL SKILLS:

- **Oracle Financials** (Proficient in Banking Software)
- **MS Office** (All versions, esp. MS Word, MS Power Point and MS Excel-Advanced)
- **MS Excel** (MS Formulae, Reports Automation, Macros, Presentations w.r.t. Analysis)
- **Quick Books** (Proficient)
- **Zoho Books** (Proficient)

CERTIFICATIONS

Certified in Project Management

Certified General Banking Officer

Certified in Branch Banking Operations

Certified in Anti Money Laundering & CFT Policy

PERSONAL INFORMATION

Father's Name: Muhammad Sajjad

Date of Birth: 02nd September, 1995