

# Yasharin Zakkoor

## Cashier

+971 56 604 1829 | [yashapersonal29@gmail.com](mailto:yashapersonal29@gmail.com)

Dubai, United Arab Emirates



### Professional Summary

An experienced finance and business professional with over 7 years of expertise in cash handling, credit operations, financial analysis, document management, and administrative support across banking and corporate environments. Skilled in managing high-volume cash transactions, implementing secure procedures, and ensuring compliance with AML, KYC, and regulatory standards. Proficient in forecasting cash needs, optimizing cash flow, and mentoring teams to maintain operational excellence. Proven track record of minimizing risks, reducing discrepancies, and enhancing branch performance through strategic cash management and inventory controls. Experienced in delivering tailored credit solutions, managing overdue accounts, and supporting business growth through financial insights. Currently pursuing an MBA in International Business. Dedicated to leveraging expertise in cash management, analytics, and operational efficiency to optimize cash flow, minimize discrepancies, and drive sustainable growth in dynamic environments.

### Skills & Abilities

- Cash Handling & Reconciliation
- Financial Analysis & Reporting
- Credit & Loan Operations
- Islamic Banking & Financial Services
- Problem-Solving
- Team Leadership & Training
- Time Management
- Cash Flow Management
- Petty Cash Management
- AML & KYC Compliance
- Customer Service
- Auditing & Internal Controls
- Attention to Detail
- Administrative Support
- Risk & Compliance Management
- Fraud Detection and Prevention
- Accuracy & Record Keeping
- Inventory Management
- Process Improvement
- Multi-Tasking
- Communication & Presentation

### Experience

#### Head Teller | Amana Bank PLC | Jun 2022 - Jun 2024

- Processed high-volume cash transactions with 99% accuracy, including receipts, payments, and deposits.
- Managed ATM/CDM replenishments and vault operations, ensuring optimal cash flow and zero discrepancies.
- Conducted daily cash reconciliations and maintained branch cash inventory to meet customer demands.
- Reduced petty cash discrepancies through accurate handling and improved controls.
- Ensured compliance with AML, KYC, and EDD regulations during cash operations.
- Optimized teller workflows, improving transaction speed and operational efficiency.
- Resolved customer cash-related inquiries promptly, enhancing satisfaction and trust.
- Generated daily and monthly cash flow reports to support management in decision-making and audit compliance.
- Identified and reported suspicious transactions, contributing to fraud prevention and enhanced branch security.
- Provided training and mentorship to junior tellers on cash handling, compliance procedures, and customer service best practices.

#### Teller (Cashier) & Customer Service | Amana Bank PLC | Feb 2021 - May 2022

- Processed deposits, withdrawals, and bill payments with accuracy and efficiency.
- Handled cheque deposits while verifying endorsements and compliance with procedures.
- Balanced daily cash drawers to ensure accurate records and smooth operations.
- Verified customer documents to meet KYC and AML regulations during transactions.
- Maintained detailed transaction logs and supported head teller with daily summaries.
- Provided support for account inquiries and guided customers on banking services.
- Monitored queues to reduce waiting times and enhance customer satisfaction.

#### Credit Assistant | Amana Bank PLC | Jan 2020 - Jan 2021

- Advised SMEs and individuals on loan products with customized solutions.
- Handled credit applications, and processed Letters of Guarantee, Letters of Credit, and TT Payments efficiently.
- Maintained overdue accounts below 1.5% through effective risk management and compliance.
- Delivered tailored financial solutions, improving customer satisfaction and loyalty.
- Prepared strategic financial reports to aid management decisions.
- Assisted in loan collections, reducing non-performing loans and improving portfolio health.
- Collaborated with teams to identify market opportunities and cross-sell financial products.

### **Customer Service Officer | Amana Bank PLC | Nov 2018 – Dec 2019**

- Assisted customers with account inquiries, complaints resolution, and account opening, ensuring exceptional service.
- Promoted digital banking platforms, resolving technical issues and encouraging self-services to reduce waiting times.
- Cross-sold loans, savings plans, and other products, boosting revenue and customer engagement.
- Ensured compliance with banking regulations and internal policies in customer interactions and account management.
- Conducted market research to enhance product strategies and improve team performance.

### **Document Controller and Admin Executive | KAJR Enterprises (Pvt) Ltd | Jul 2017 – Oct 2018**

- Manage and organize production, quality, and compliance documents, ensuring proper storage and easy retrieval.
- Coordinate and distribute documents across departments, maintaining version control and accuracy.
- Schedule and organize meetings, appointments, and events for management and staff.
- Maintain company databases, records, and filing systems, ensuring all information is up to date.
- Prepare and distribute internal communication, including memos, reports, and updates.
- Monitor office supplies, manage inventory, and ensure smooth administrative operations.
- Provide support for sales and operations teams by managing back-office tasks and documentation.
- Assist with HR functions such as onboarding, maintaining employee records, and organizing induction programs.

### **Credit Control Assistant | KAJR Enterprises (Pvt) Ltd | Sep 2016 - Jun 2017**

- Monitor accounts, follow up on overdue payments, and resolve discrepancies to maintain accurate records.
- Prepare accounts receivable reports, analyze aging, and verify customer credit limits.
- Communicate with customers to ensure timely payments and resolve queries professionally.
- Collaborate with sales and finance teams to address payment issues and assess creditworthiness.
- Process payments, allocate them correctly, and assist in recovery documentation if needed.

## **Education**

- MBA in International Business – UK | Reading | University of the West of Scotland, United Kingdom
- Postgraduate Diploma in Strategic Management and Leadership (OTHM Level – 7) - UK | Jan 2024 | Apex ED, Sri Lanka
- Mini MBA in Project Management | Jul 2024 | European Institute of Leadership and Management, Ireland
- Diploma in Business Finance | Sep 2022 | University of Kelaniya, Sri Lanka
- Diploma in Business Management | Jun 2020 | Metropolitan College, Sri Lanka
- Diploma in Financial and Management Accounting | May 2019 | Nexgen Institute of Management, Sri Lanka
- Diploma in Human Resource Management | Oct 2018 | Institute of Social & Technical Studies, Sri Lanka
- National Certificate in Advancing Career Skills (NVQ Level - 4) | Jul 2018 | Department of Technical Education & Training, Sri Lanka
- Diploma in Information Technology with E-Commerce | Apr 2014 | ESOF, Sri Lanka

## **Reference**

Available upon request.