

# SAQLAIN HAIDER

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## WORK HISTORY

**Senior Cashier & Customer Service Executive.** DUBAI , UAE  
*GCC EXCHANGE DUBAI DEC 2021-PRESENT | 12/2021 - Current*  
**CORE DUTIES & RESPONSIBILITIES**

- **Service Delivery-**
- Process successful transactions for Money Exchange, Remittance, Western Union, Instant Cash, Instant Draft & Value-Added Products
- Be fully conversant and identify customer needs and cross-sell against the various products
- Ensure all duties are carried out in accordance with the stipulated business and Anti- Money Laundering policies and procedures
- Treat customer information with appropriate levels of confidentiality
- **Financial-**
- Drive revenue through delivering service excellence, cross-selling, and identifying growth leads
- Prepare cash bundles for deployment to Wholesale and other Stores via Trans guard, ensuring the cash held in-store is within the assigned limits
- Prepare money transfer parcels ensuring proper contents are included and sums have been verified and reconciled before being dispatched
- Undertake end of day processing, including the sorting of applications to enable the end of day reconciliation
- Pass vouchers for inter counter transactions of Currency and Dirham movements
- Maintain receipts for financial transactions including customer signatures, identifying and reporting any compliance breaches
- **Process and Operations-**
- Accept and physically keep a tally of cash amounts
- Undertake KYC as detailed by the UAE Central Bank and Company Policy and Procedures
- Prepare all types of remittance applications including WU, IC & Misc Products
- Raise STR reports for suspicious transactions, escalating to the Team Leader as soon as a concern has been identified
- Proactive in identifying concerns in relation to risk, cost optimization to ensure the ultimate service delivery
- Prepare end of day reports, ensuring currency reconcile against daily stock reports
- Identify any discrepancies and report these using the appropriate processes
- **Customer Focus-**
- Extend superior customer service by attending to customer queries, complaints, amendments, and cancellations as per procedures
- Develop and build good relationships with the customers
- Identify and report any suspicious customer activities to the relevant departments

## PROFESSIONAL SUMMARY

(6 years' experience in Banking & Exchange Companies)  
**Career Objectives**  
Results-oriented Cashier motivated to exceed expectations and deliver exceptional service to meet all customer needs.  
Resourceful professional with history of increasing business revenue and decreasing shrinkage while exceeding sales and productivity objectives.

## SKILLS

- Banking ethics
- 10-key data entry
- Night and safe deposit procedures
- International funds transfers
- Accounting systems and software
- Marketing
- Problem-solving
- Communication skills
- Customer assistance

## EDUCATION

**PUNJAB UNIVERSTY**  
LAHORE PAKISTAN  
01/2013

Bachelor of Commerce:  
Accounting And Finance

**FEDERAL BOARD**  
ISLAMABAD PAKISTAN  
06/2010

Pre-engineering: Mathematics

## ● Compliance-

- Ensure all services provided by the function are compliant with the CBUAE and WSE policies & procedures
- Raise any concerns surrounding compliance and risk-related issues, either directly or through the whistleblowing procedure
- Be aware within the team and wider organization of the employee responsibility in working in a risk-free and compliant manner
- Attend risk and compliance awareness programs during employment whether it is as part of the on-boarding process or the annual refresher training.
- Identified and eliminated errors when balancing cash point transactions, teller cash dispensers and teller cash recyclers.
- Assisted auditors in identifying information necessary to complete audit activities.

## **Relationship Manager. JHELUM, PAKISTAN**

*UNITED BANK LIMITED (UBL) | 01/2019 - 11/2021*

- Exploring new business opportunities as well as complying with AML/CFT & KYC regulatory requirements
- Perform due diligence checks & regular portfolio review to reduce nonperforming loan ratio and ensure risk rating.
- Handle assets /credit-based portfolio including **Account Opening, Auto Loans, Mutual funds, Banca Assurance, Credit cards, Debit Cards, and Personal loan.**

## · Performance & Achievements

- Holds healthy experience of almost three years as **Senior Relationship Manager** in one of the largest **UNITED BANK LTD.** During my services the following trait makes me divergent and distinctive.
- **Banca Sales of 2.6 million** and addition of **25 million deposit** in the very first year of my joining.
- In year 2020 **Banca Sales of 3.2 million** and addition of **60 million deposit** served as value added in my career
- Highest Banca R.M in UBL bank, sold banca 4.8 million & fresh **deposit 75 million** in FTY 2021& achieve employee of the year award.
- Achieve **3 times employee of the month** award and many appreciations certificate from top management.

## **Teller & Customer Service Executive. JHELUM , PAKISTAN**

*UNITED BANK LIMITED JAN 2016-NOV 2021 | 01/2016 - 11/2021*

- Balancing all money transactions and paperwork
- Safeguarding the cash draw
- Following bank procedures when performing transactions
- Processing customer deposits, withdrawals, and payments
- Opening new customer accounts
- Prepare cashiers cheques, and personal money orders, issue travelers cheques exchange foreign currencies
- Process foreign transactions and make payments (cash over counter (coc), cash express, western union, express money
- Transferring cash from one bank account to another
- Experience in handling a daily volume of over 200 transactions
- Perform daily opening and closing procedures within the banking procedure
- Process transactions throughout the day using remote capture
- Maintained cash availability and accounting of Automated Teller Machine (ATM) daily.
- Cashed customer cheques, including verifying identification and checking account balances in accordance with bank policy.
- Assisted auditors in identifying information necessary to complete audit activities.
- Entered transactions into computer and issued customer receipts.

## **CERTIFICATIONS**

- UNICORE
- Peach tree
- Tally ERP
- Symbol
- QUICKBOOK
- WORD
- EXCEL

## **LANGUAGES**

### **English**

  
Advanced (C1)

### **Urdu**

  
Bilingual or Proficient (C2)

### **Hindi**

  
Advanced (C1)

### **Punjabi**

  
Bilingual or Proficient (C2)

### **Arabic**

  
Beginner (A1)

## **ADDITIONAL INFORMATION**

- **Dob** 14-07-1991
- **Marital status** single
- **Nationality** pakistani
- **Visa Status** Employment Visa