

Muhammad Aqib Siraj



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Employment
visa(self)

Al Jafliya Villa 45 str 75c Dubai, UAE

SUMMARY

Experienced banking professional with a strong track record in Universal Teller and Operational Officer roles. Expertise in customer service, financial transactions, compliance, and risk management.

WORK EXPERIENCE

- **OPERATIONS OFFICER**
Dubai Islamic Bank Ltd.
✓ Clearing (Normal, Intercity, Same Day, OBC)
✓ Account opening, CDR/Demand Draft issuance, and Cheque management
✓ FCY cash monitoring and Safe deposit Locker operations
Chakwal, PK
January 2020 to July 2022
- **TELLER SERVICE OFFICER**
Muslim Commercial Bank Ltd.
✓ LCY remittances, fund transfers, Payment order issuance, and cash management
✓ Strict SBP cash sorting adherence, excess cash insurance, and reconciliation
✓ FCY cash monitoring, clearing operations, and Cheque book services
Chakwal, PK
April 2019 to November 2019
- **BANKING SERVICE OFFICER (BSO)**
Meezan Bank Ltd.
✓ Managing payment orders, demand drafts, safe deposit lockers, and cash operations
✓ Ensuring cash management, strict SBP cash sorting adherence, and effective insurance coverage, while maintaining book balance and reconciliation with G/L and physical cash.
Chakwal, PK
Oct 2015 to Oct 2018
- **UNIVERSAL TELLER**
United Bank Ltd
✓ LCY remittances, fund transfers, Payment order issuance/cancellation, and Call deposit receipt handling
✓ Safe deposit locker operations, cash register maintenance, and cash management in compliance with SBP procedures, including cash sorting and insurance coverage for excess cash
Chakwal, PK
July-2014 to September-2015
- **INTERN**
Bank Alfalah Ltd
✓ Proficient in basic banking, auditing, and cash management, including monitoring cash sorting and maintaining cash deposit ratios.
✓ Ensures insurance coverage for excess cash, balances cash books, and assists cashiers with daily transactions and issue resolution.
Chakwal, PK
April-2014 to May-2014
- **MANAGER**
Chakwal Restaurant and Marriage Garden
✓ Responsible for budget management, compliance, stock control, supply ordering, customer service, reservations, and report preparation.
Chakwal, PK
Jan 2011 to June 2012

EDUCATION

- **Bachelors of Commerce**
Punjab University

Lahore, Pk
2011 to 2013

SKILLS

Skills: Cash Handling, Customer Services, Financial Transactions, Attention to Details, Operational Management, Problem Solving Skills, Regulatory Compliance, Microsoft Office, Organizational Skills, Teamwork and Collaboration.

Interests: Social Activities, Agricultural Activities, Outdoor Gatherings