

Muhammad Aqib Siraj



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Employment
visa (Freelance)



Al Jafliya Villa 45 str 75c Dubai, UAE



SUMMARY

Experienced banking professional with a proven track record as a Universal Teller and Operational Officer. Adept in delivering exceptional customer service, handling diverse financial transactions, and promoting bank products. Expertise in operations management, ensuring regulatory compliance and implementing risk management protocols. Skilled in proactive problem-solving, optimizing efficiency, and leveraging advanced banking software. Seeking opportunities to contribute to a reputable institution, delivering exceptional service and making a positive impact in the industry.

WORK EXPERIENCE

▪ OPERATIONS OFFICER

Dubai Islamic Bank Ltd.

- Clearing (Normal, intercity, Same day, OBC)
- Personal Loan dealing.
- Offering existing customer's Sales
- Car leasing and Financial Arrangements
- Issuance of CDR and demand draft
- Account Opening
- Cheque book issuance and delivery and balance
- Monitor FCY cash for proper disposition
- Safe deposit Locker operations

Chakwal, PK
January 2020 to
July 2022

▪ TELLER SERVICE OFFICER

Muslim Commercial Bank Ltd.

- LCY remittances & Transfer of funds.
- Issuance/Cancellation of payment order Demand Draft.
- Maintenance of Cash in/Cash out register
- Cash transactions handling with cash management sell or the main branch.
- Monitor cash sorting in strict adherence to SBP's procedures and guidelines.
- Arrange insurance coverage for excess cash in premises.
- Ensure that books are balanced and reconciled with G/L balances and Physical Cash.
- Monitor FCY cash for proper disposition.
- Clearing (Normal, Intercity, Same Day, OBC)
- Cheque books delivery and balances

Chakwal, PK
April 2019 to
November 2019

▪ BANKING SERVICE OFFICER (BSO)

Meezan Bank Ltd.

- Cheque books delivery and balancing.
- Clearing (Normal, Intercity, Same Day, OBC)
- LCY remittances & Transfer of funds.
- Issuance/cancellation of Payment order, Demand draft, Call deposit receipt.

Chakwal, PK
Oct 2015 to Oct 2018

- o Safe deposit locker operations.
- o Maintenance of cash in/cash out register
- o Cash transactions handling with cash management cells or the mainbranch.
- o Monitor cash sorting in strict adherence to SBP's procedures and guidelines.
- o Arrange insurance coverage for excess cash in premises.
- o Ensure that books are balanced and reconciled with G/L balances and physical cash

▪ **UNIVERSAL TELLER**

United Bank Ltd

- o Keep updated regarding bank's policies and procedures, SBP's instructions pertaining to cash handling and ensure their compliance
- o Maintenance of cash in/cash out register
- o Cash transactions handling with cash management cells or the main branch
- o Monitor cash sorting in strict adherence to SBP's procedures and guidelines
- o Arrange insurance coverage for excess cash in premises
- o Balance the cash books before leaving the seat during the day and the dayend
- o Monitor and maintain the cash deposit ratio (CDR) of the branch within the prescribe limits set by the bank
- o Inspect the balancing of stock of stamps on daily basis
- o Assist the cashiers in their daily transactions and effectively resolve any problems arising from interactions with internal and external customers
- o Manage prize bonds and petty cash transactions
- o Ensure that books are balanced and reconciled with G/L balances and physical cash

Chakwal, PK
July-2014 to September-2015

▪ **INTERN**

Bank Alfalah Ltd

- o Basic Banking and Auditing.
- o Maintenance of cash in/cash out register
- o Cash transactions handling with cash management cells or the main branch
- o Monitor cash sorting in strict adherence to SBP's procedures and guidelines
- o Arrange insurance coverage for excess cash in premises
- o Balance the cash books before leaving the seat during the day and the dayend
- o Monitor and maintain the cash deposit ratio (CDR) of the branch within the prescribe limits set by the bank.
- o Inspect the balancing of stock of stamps on daily basis
- o Assist the cashiers in their daily transactions and effectively resolve any problems arising from interactions.

Chakwal, PK
April-2014 to May-2014

▪ **MANAGER**

Chakwal Restaurant And Marriage Garden

Chakwal, PK
January 2011

- o Recruiting, training and supervising staff.
- o Agreeing and managing budget.
- o Planning menus.
- o Ensuring compliance with licensing, hygiene and health legislation/guideline.
- o Overseeing stock levels.
- o Ordering supplies.
- o Producing staff rotes.
- o Handling customer enquiries and complaints.
- o Taking reservations.
- o Greeting and advising customer.
- o Preparing and presenting staffing/sales reports.
- o Keeping statistical and financial record.
- o Assessing and improving profitability.
- o Setting targets.
- o Handling administration and paperwork.
- o Making improvements to the running of the business anddeveloping the restaurant.
- o

to June 2012

▪ **MANAGER**
Hotel Hill Park

Islamabad, PK

*January 2008 to December
2010*

- o Recruiting, Training and supervising staff.
- o Managing budget.
- o Maintain statistical and financial record.
- o Planning maintenance work, events and room bookings.
- o Handling customer complaints and queries.
- o Promoting and marketing the business.
- o Supervising Bank Reconciliations activities.
- o Sale Report / Transaction Summary compilation.
- o All kinds of payments process (suppliers, staff, contractors etc.)
- o Audit all the payments as per standards procedures.
- o Stock audit & closing.
- o Salary compilation of the staff.
- o Physical Record Maintain (Data Feedings Voucher filings on dailyBasis)

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

