



Bank Operations Manager

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## WORK EXPERIENCE

### Bank Operations Manager (Officiating)

Apr 2023 - Jul 2023

Habib Bank Limited, Islamabad

Managing and supervising branch staff, including hiring, training, and performance evaluations and performing office manager duties. Ensuring compliance with banking regulations and internal policies and procedures. Monitoring, managing, and organizing office operations and procedures, including cash handling, vault management, security procedures, and ordering stationery and office equipment. Organize the office layout maintain the office condition and arrange necessary repairs by contacting vendors, developing and implementing strategies to achieve branch sales targets and goals. Building and maintaining strong relationships with customers, providing exceptional service, resolving customer issues or complaints, and scheduling meetings and appointments for new products and services. Analyzing financial data and reports to identify trends and opportunities for improvement. Coordinate with other departments and branches to ensure efficient and effective operations. Conduct regular audits and reviews to ensure compliance and identify areas for improvement. ensure that all items are invoiced and paid on time.

### Manager Teller Services

Jun 2021 - Nov 2023

Habib Bank Limited, Islamabad

Overseeing daily banking operations: This includes managing and coordinating various operational activities such as cash management, account opening and closing, transaction processing, and customer inquiries. Ensuring compliance with regulations. Manager Teller Services is responsible for ensuring that all operations and transactions are conducted in compliance with relevant banking regulations and internal policies. Managing risk: Manager Teller Services play a crucial role in identifying and mitigating operational risks. This includes implementing controls and procedures to prevent fraud, errors, and other operational risks. Monitoring and reporting: Manager Teller Services is responsible for monitoring operational performance and preparing reports on key metrics such as transaction volumes, error rates, and customer satisfaction. Process improvement: Bank operations officers are often involved in identifying opportunities for process improvement and implementing changes to enhance efficiency and customer experience.

### Customer Service Officer

Mar 2020 - May 2021

Habib Bank Limited, Islamabad

Providing excellent customer support: As a customer service officer I am responsible for ensuring that customers have a positive experience when interacting with the bank. This includes greeting customers, addressing their inquiries or concerns, and providing accurate and timely information. Assisting with account inquiries and transactions. Help customers with various account-related inquiries, such as balance inquiries, transaction history, and account updates. I also assist customers with transactions such as deposits, withdrawals, and fund transfers. Resolving customer issues or complaints: I am also responsible for addressing and resolving customer issues or complaints in a timely and satisfactory manner. This may involve investigating the issue, escalating it to the appropriate department if necessary, and following up with the customer to ensure resolution. Promoting bank products and services: upselling and cross-selling bank products and services to customers. This includes identifying customer needs and recommending appropriate products or services that meet those needs. Assist customers with various requests and applications, such as opening new accounts, applying for loans or credit cards, and updating personal information.

### Teller

Apr 2019 - Feb 2020

Habib Bank Limited, Islamabad

Ensure error-free execution of customer/branch financial and non-financial transactions per SOPs, maintaining confidentiality and customer satisfaction. Adhere to key soft skills, meet TATs, and implement processes as per SOPs and KPIs to maintain branch performance. Monitor operational reports to mitigate risk and ensure satisfactory audit ratings. Safeguard cash, report suspicious transactions promptly, recover charges per SOBC, and maintain timely cash-related reporting for regulatory compliance. Balance cash in hand and Vault per SBP policy to avoid penalties, ensuring transaction completeness and proper documentation verification.

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## EDUCATION AND QUALIFICATIONS

**Bachelors in Business Studies**

Sep 2016 - Jul 2018

University of Haripur, Haripur

**Bachelors of Arts Economics and English**

Sep 2014 - Sep 2016

University of Haripur, Haripur

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## SKILLS

<b>Critical Thinking</b>	Expert
<b>Multi-tasking</b>	Expert
<b>Problem Solver</b>	Expert
<b>People Skills</b>	Expert
<b>Communication</b>	Expert
<b>Microsoft Office</b>	Expert
<b>Banking Software system, SigCap, CBS, Mysis, SPARK</b>	Expert

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## CERTIFICATIONS

Gender Diversity, HBL Fair Treatment to Customers.  
Anti-Money Laundering and Counter Financing of Terrorism (AML/CFT).  
Anti-Bribery and Corruption.  
iSecure HBL (Phase 4).  
HBL's Code of Ethics and Business Conduct eLearning.  
Sanctions eLearning Module, Whistleblowing Program.  
Understanding and Handling Harassment at the Workplace.  
Operational Risk Management Awareness.  
Sanctions.  
FCC Customer Due Diligence (CDD) and Know Your Customer (KYC) 2023  
Consumer Grievances Handling Mechanism 2023  
Compliance Risk Management.  
Foreign Account Tax Compliance Act (FATCA) 2023  
Fraud Risk Awareness.  
Disability Inclusion eLearning Module.  
Code of Ethics & Business Conduct.  
Creative Stress Management Program.  
Aspire Learner Tellers Certification.

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## LANGUAGES

<b>English</b>	Fluent
<b>Urdu</b>	Native
<b>Hindi</b>	Advanced
<b>Arabic</b>	Beginner