

Curriculum Vitae

Karabi Chambugong

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Career Summary:

Teller well-versed in currency exchange and customer service. Have 16 years of experience in fast-paced financial environment. Cash handling and computer proficient with strong communication skill. Focused on maintaining high levels of accuracy and efficiency, as well as achieving branch goal.

Working Experience:

Al Fardan Exchange L.L.C, Abu Dhabi, U.A.E

Position : Teller & Customer Service Officer [From November 2009 to May 2024]

Responsibilities:

- a. Responsible for inward/outward money transfer to various countries, cash handling, buying & selling foreign currencies in accordance with branch targets.
- b. Maintain strong relationships with customers and ensure customer satisfaction.
- c. Promoting products in service of the company and ensuring regulatory guidelines are adhered to.
- d. Receiving cash payments of inward/outward remittance, Abu Dhabi Distribution company bill, Credit card bill and realising cash of Western Union Money Transfer.
- e. Making salary payments for the employees of the various companies those are associated with Al Fardan Exchange for WPS (Wages Processing System/Salary process system of UAE central bank)
- f. Recording all foreign exchange transactions and comparing records with the actual state of cash, keeping prescribed records about the operations carried out, checking whether the money being accepted is genuine, valid and intact.
- g. Responsible for the smooth transfer of all inward/outward remittances through Telex Transfer (TT), Wire Transfer, Western Union money transfer.
- h. Responsible to achieve the local and foreign remittance target set by the management team.

BRAC Bank Limited, Foreign Remittance Department, 6-Gushan Avenue, Dhaka, Bangladesh

Position : Foreign Remittance Executive [From September 2007 to June 2009]

Responsibilities:

- a. Process and disburse Western Union Remittance payments form Branch.
- b. Sales & Marketing foreign remittance Service and various banking products for NRB customers.
- c. Responsible to open foreign currency account, savings account, current account, DPS, Fixed Deposits especially for the non-residence customer and their Beneficiary.
- d. Responsible to achieve monthly account opening and deposit target.
- e. Maintaining strong relationship with the customers and ensure proper and efficient customer service.
- f. Preparing daily cash payment report and monthly sales report.

Trainings:

Have trainings on Banking Products & Western Union Service facilitated by BRAC Bank Limited- Head Office, Dhaka.

Have trainings on foreign remittance transactions and Anti Money Laundering facilitated by Al Fardan Exchange LLC, Abu Dhabi.

Educational Profile:

2005 Masters of Social Science from University of Dhaka.

2004 Bachelor of Social Science (Honors) from University of Dhaka.

1998 Higher Secondary Certificate (H.S.C) from Lalmatia Mohila College, Dhaka.

1995 Secondary School Certificate (S.S.C) from Birishiri Mission Girl’s High School.

Skills:

Computer: Windows, MS-Word, MS-Excel, Power-point, Exchange Software, E-mail, Internet.

Language known:

1. Fluent in English both written and spoken
2. Fluent in Hindi speaking.

Professional Competencies:

1. Self-motivated, Analytical and able to plan and implement
2. Working practice in a team approach & pressure situation
3. Initiative, Confident and Clear concept about participatory approach activities

Interests:

Traveling, Listening Music & Reading

Personal Profile:

Date of Birth	20 th January 1980
Current Address	Grand Outlet Building, Hamdan Street, Abu Dhabi, UAE
Sex	Female
Marital Status	Married
Nationality	Bangladeshi
Religion	Christianity
Visa Status	Family Residence Visa