

Highly experienced Bank Teller with 20 years of expertise in handling financial transactions, customer service, and cash management. Demonstrated ability to manage high-volume transactions with accuracy and efficiency, maintaining a professional and friendly demeanor. Proven track record of fostering customer loyalty and satisfaction by delivering exceptional banking services. Excellent knowledge of banking policies, regulations, and financial procedures.

Work History

2005-03-

2024-10

Professional Experience

Bank Teller

Abu Dhabi Commercial Bank UAE
March 2005– October 2024

- Efficiently handled high-volume transactions, including deposits, withdrawals, and transfers, maintaining an error-free record.
- Trained and mentored junior tellers on operational standards and customer service best practices.
- Ensured compliance with financial regulations and anti-money laundering protocols.
- Managed vault cash, hand over take over with other tellers.
- Balancing and ATM maintenance daily, reconciling discrepancies and identifying irregularities.
- Played a key role in upselling banking products such as credit cards, loans, and savings accounts to meet sales targets.
- Delivered exceptional customer service by addressing and resolving customer inquiries and complaints professionally and promptly.
- Dealing bank security items like credit card, debit card, cheque book, and return cheques.

Atif Maroof

**Bank Teller/
Customer
Remittance
Service**

Contact

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Al Ain United Arab Emirates

Phone

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E-mail

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Visa Status

Residence

Core Competencies

Cash Handling & Balancing

Excellent

Customer Service Excellence

2000-09
2003-02

Excellent

Fraud Prevention & Risk
Management

Excellent

Compliance with Banking
Regulations

Excellent

Bank Reconciliation

Excellent

High-Level Transaction
Accuracy

Excellent

Cross-Selling Banking Products

Excellent

Currency Exchange Handling

Excellent

ATM Balancing & Maintenance

Excellent

Bank Software Proficiency

Money Exchange Cashier

*Wall street Money Exchange UAE
September 2000 – February 2003*

Key Responsibilities:

- Processed foreign currency exchanges with high accuracy, handling up to [amount] in transactions daily.
- Provided excellent customer service, advising clients on exchange rates, fees, and options for transferring funds internationally.
- Conducted compliance checks, ensuring adherence to anti-money laundering (AML) and know your customer (KYC) regulations.
- Used currency exchange software (e.g., *insert software*) to manage and track currency inventories and transactions.
- Assisted in managing and balancing the cash till at the end of each shift, ensuring zero discrepancies.
- Monitored exchange rates and market fluctuations to provide clients with real-time data.

Money Exchange Cashier

*Habib Money Exchange UAE
March 2003 – February 2005*

Key Responsibilities:

- Processed foreign currency exchanges with high accuracy, handling up to [amount] in transactions daily.
- Provided excellent customer service, advising clients on exchange rates, fees, and options for transferring funds internationally.
- Conducted compliance checks, ensuring adherence to anti-money laundering (AML) and know your customer (KYC) regulations.
- Used currency exchange software (e.g., *insert software*) to manage and track currency inventories and transactions.

2003-03
2005-02

Excellent

Highly responsible and
reliable

Excellent

Effective Time Management

Excellent

Languages

English

Excellent

Urdu

Excellent

Arabic

Basic

- Assisted in managing and balancing the cash till at the end of each shift, ensuring zero discrepancies.
- Monitored exchange rates and market fluctuations to provide clients with real-time data.

Key Achievements:

- Consistently maintained an accuracy rate in transactions.
- Recognized for outstanding customer service by achieving a customer satisfaction rate.
- Improved transaction efficiency through the implementation of specific tool/process.

Certifications & Training

- Certificate in Anti-Money Laundering Compliance, 2023
- Customer Service Excellence Training, 2017
- Cash Handling Best Practices Workshop, 2019

Education

1996-05 -

Bachelor of Commerce

2000-06

University of Karachi- Pakistan

Completed Bachelor of Commerce. Overall grade was second Division.

1996-08

Diploma in Computer Science soft wear

1998-07

New Institute of Data Processing Karachi- Pakistan

Completed Diploma in Computer Science. Overall grade was second Division

Technical Skills

- Proficient in MS Office Suite (Word, Excel)
 - Familiar with Core Banking Systems
 - Expertise in currency counters and ATMs
 - Fast learner of new banking software and tools
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Reference

- Available upon request.

