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Dubai, United Arab Emirates



Executive Profile

A Bilingual Senior Head Teller/Cash Officer possessing an in-depth knowledge of conventional & Islamic banking products and services. Capable of handling cash services, remittances, daily branch operations, cross selling bank products and customer service.

Proven track record in playing as part of team, aligning with bank goals and contributing to an efficient and customer focused work environment.

Core Competencies

- Comprehensive knowledge of cash handling & remittance.
- In-depth knowledge of U.A.E banking laws and application of fundamental banking standards.
- Anti-Money Laundering policies and procedures.
- Counterfeit detection of currencies.
- Attention to detail with effective organizational skills.
- Possess excellent communication skills with sound knowledge of Windows based Application System.

Banking Software Solutions

- Oracle Flexcube.
- Temenos T.24 Core Banking System.
- Global Fx & Ethics.
- ICCS (Image Cheque Clearing System).

Career Highlights

- Awarded Best Teller for good performance.
- Awarded Certificate for Special Recognition for Customer Service.

Experience

Company	Designation	Duration
• Al Masraf Bank, Dubai	Head Teller/Cash Officer	June 2004 – June 2020
• Abu Dhabi Commercial Bank, Dubai	Teller	January 1998 – May 2004

Al Masraf Bank, Dubai*Duties and responsibilities*

- Managing a team of four – five junior tellers with full control on vault cash, internal cash transfers and balancing of cash on a daily basis.
 - Custodian of branch keys and supervising counterfeit and damaged currency notes.
 - Attending to 120 transactions (average) daily with total amounting to 10 – 20 million (approximate).
 - Processing cash deposits, cheque deposits, withdrawals including dividend cheque payments for retail, corporate and VIP customers.
 - Scanning cheques through ICCS (Image cheque clearing system).
 - Providing special rates from the treasury department for foreign currency transfers.
 - Handling foreign currency deposits.
 - Scanning and processing Telex Transfer applications within cut off time.
 - Issuing and cancelling managers' cheques including demand drafts.
 - Handling replenishment, arranging and sorting of cash in ATM machines.
 - Performing daily reconciliations between ATM cash and bank journals and reporting to MIT for differences.
 - Posting E-Dirham and E-Registration deposit vouchers in Ministry of Finance Accounts.
 - Ensuring minimal transaction time for customers and staying vigilant on any possible frauds; risks or counterfeits.
 - Adhering to Anti Money Laundering policies and procedures while performing customer transactions.
 - Ensuring confidentiality of customer information.
 - Monitoring and ensuring that no cash or other sensitive financial instruments are left unattended at counters.
 - Comprehensive experience and knowledge in handling overall branch operations.
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Abu Dhabi Commercial Bank, Dubai*Duties and responsibilities*

- Accepting cash deposits, cheque deposits and processing withdrawals both by cheques and withdrawal slips.
 - Processing transfer cheques.
 - Posting inward and outward clearing cheques.
 - Executing U.A.E Central Bank transfers.
 - Assisting Chief Teller in sorting and arranging the cash bundle for depositing at Central Bank.
 - Processing back office voucher posting and filing documents related to current, savings and clearing departments.
 - Handling post - dated cheques and issuance of cheque books.
 - Issuing Statement of Accounts and attending customer enquiries.
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Education

- Bachelor of Commerce (B.Com) – Osmania University, Hyderabad, India.
- Diploma in MS Office (MS Word, MS Excel and Power Point).