

## Muhammad Umar Zeb

**Career:** Specialization in Accounting and Finance

**Contact:** +966 57 284 8456

**E-Mail:** [Umarzaib1111@gmail.com](mailto:Umarzaib1111@gmail.com)



**Current Location:** Riyadh KSA

**Iqama Status:** Valid / Transferable

### Objective

To be part of adynamic and progressive organization which offers a challenging working environment where one can utilize energies and competencies in a positive direction and contributes towards overall objective of the organization.

### Professional Experience

**4 years**

**Jan 05<sup>th</sup> 2025 To Till Date**

**Organization: Noor Air Curtain Trading Company Riyadh KSA**

**Position: Junior Accounts Executive**

Professional Experience

Noor Air Curtains-Riyadh Saudi Arabia

January 2022 – Present

Key Responsibilities:

- Prepare detailed sales quotations for clients prior to order confirmation, ensuring accurate pricing and product specifications.
- Generate professional invoices in a timely manner and maintain a proper record of all customer transactions.
- Review and reconcile daily and monthly bank statements, ensuring all entries match company records.
- Record and manage cash and bank transactions, maintaining accuracy in the company's financial system.
- Follow up on customer payments, update ledgers, and ensure receivables are collected on time.
- Maintain and update inventory and stock records, ensuring accuracy in item availability and movement.
- Organize and manage office files and financial documents, ensuring all records are easily accessible and up to date.

**July 16<sup>th</sup> 2022 To Dec 31<sup>st</sup> 2024**

**Organization: Khushhali Microfinance Bank Limited.**

**Position: Credit Administration Officer**

**Duties And Responsibilities:**

Responsible for overseeing and managing all credit-related activities within the organization, with a focus on ensuring efficient processes, mitigating risks, and maintaining compliance with financial regulations. Below is a detailed breakdown of my duties and responsibilities.

- Credit Documentation and Processing
- Risk Management
- Compliance and Regulatory Adherence
- Loan Disbursement and Monitoring
- Customer Relationship Management
- Reporting and Analysis
- System and Process Improvement
- Team Collaboration

**Organization: Khushhali Microfinance Bank Limited.**

**Position: Cash Officer**

**Duties And Responsibilities:**

Responsible for managing cash transactions, ensuring accuracy, and maintaining compliance with banking regulation.

- Cash Handling
- Customer Service
- Loan Disbursement and Repayment
- Record Keeping
- Compliance and Security
- Cash Vault Management
- Team Collaboration
- Operational Efficiency
- Compliance with Microfinance Objectives
- Reporting

**Organization: Khushhali Microfinance Bank Limited.**

**Position: Customer Services Officer**

**Duties And Responsibilities:**

Responsible for ensuring customer satisfaction, addressing inquiries, and promoting the bank's products and services. especially focusing on providing exceptional service and fostering strong customer relationships.

**Customer Interaction**

- **Respond to Inquiries:** Address customer questions regarding account balances, transactions, products, and services.
- **Provide Assistance:** Help customers resolve issues related to accounts, loans, cards, or online banking.
- **Guide New Customers:** Assist in opening new accounts, explaining terms, and completing necessary documentation.

## 1. Complaint Resolution

- **Handle Complaints:** Listen to and address customer complaints professionally and promptly.
- **Escalate Issues:** Refer complex problems to senior staff or specialized departments as needed.
- **Follow Up:** Ensure timely resolution of issues and provide feedback to the customer.

## 2. Product and Service Promotion

- **Promote Banking Products:** Inform customers about savings accounts, loans, credit cards, insurance, and investment opportunities.
- **Upselling and Cross-Selling:** Identify customer needs and recommend suitable financial products or services.
- **Achieve Sales Targets:** Work towards meeting individual and branch sales goals

## 3. Operational Support

- **Account Maintenance:** Assist customers with updates to their account details, such as contact information or beneficiaries.
- **Transaction Support:** Guide customers in processing deposits, withdrawals, fund transfers, and other financial activities.
- **Card Services:** Handle requests related to debit and credit cards, including issuance, activation, and replacements

## 4. Customer Education

- **Digital Banking Assistance:** Help customers use online and mobile banking platforms.
- **Financial Literacy:** Educate customers on banking procedures, fees, and security precautions, such as safeguarding PINs and avoiding fraud

## 5. Compliance and Documentation

- **KYC and AML Compliance:** Verify customer identity and ensure adherence to Know Your Customer (KYC) and Anti-Money Laundering (AML) regulations.
- **Maintain Records:** Ensure proper documentation of customer interactions and transactions for audit and compliance purposes

## 6. Building Relationships

- **Foster Trust:** Build rapport with customers to encourage long-term relationships.
- **Customer Retention:** Identify and address the concerns of dissatisfied customers to retain them.
- **Feedback Collection:** Gather customer feedback to improve banking services and operations.

## 7. Team Collaboration

- **Coordinate with Teams:** Work with other departments, such as credit, operations, or IT, to address customer needs.

- **Support Branch Operations:** Assist with general branch duties during busy periods or staff shortages.

**Feb 2021 To June 2022**

**Organization: Tamer E Seerat Model Boys School.**

**Position: Accounts In charge**

### **Duties And Responsibilities:**

Responsibilities involve managing and overseeing the financial and accounting operations of the institution as follows.

- Financial Management and Reporting
- Budgeting and Planning
- Fee Management
- Payroll Management
- Auditing and Compliance
- Vendor and Supplier Management
- Cash Flow and Bank Reconciliation
- Financial Advisory
- Record Keeping
- Support for Administrative Activities
- Communication

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### **Education**

**16 Years**

**Bachelor (Hons) Degree in Commerce (Specialization in Accounting and Finance)**

**Session 2017-2021**

**The University of Swabi, Khyber Pakhtunkhwa**

Tel: (+92-938) 490236 Email: [registrar@uoswabi.edu.pk](mailto:registrar@uoswabi.edu.pk)

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### **Computer Skills**

Temenos Transact (T-24) Core Banking Software

MS Office Automation (Word, Excel, PowerPoint, Outlook Emails)

IT Operations

Computer applications

Operating System:

Windows XP/7/8/10/11

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### **Other Professional Key Skills**

Attention to Detail and multitasking capabilities

Analytical Thinking

Strong customer service and communication skills

Leadership and Teamwork

Time Management

Problem-Solving

Ethics and Integrity

Knowledge of Sustainability Accounting

Attention to detail and high accuracy

Knowledge of banking regulations and anti-money laundering policies

Ability to work under pressure and handle large volumes of cash

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**Personal Information's**

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Date of Birth:	March 25 <sup>th</sup> 1999
Iqama status:	Transferable
Marital Status:	Unmarried
Nationality:	Pakistani
Languages:	English, Urdu, Hindi and Arabic,

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**Hobbies**

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Internet Browsing, looking articles and information's searching regarding my problems.

Google Browsing and searching

Learn the new software's and technologies

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**Declaration**

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I certify that all information's stated in this resume is true and complete to the best of my knowledge.