

# TOUQEER EJAZ KIYANI

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## Professional Summary

Dedicated and detail-oriented professional with over 7 years of experience in **cash handling, banking operations, credit management, and customer service** across Pakistan and Qatar. Proven track record in **financial reconciliation, loan processing, risk assessment, and client servicing** with strong compliance to banking policies and regulatory standards. Skilled in managing high-volume cash operations and maintaining accuracy under pressure. Known for **reliability, integrity, and strong interpersonal skills** in multicultural work environments. Currently seeking an opportunity in the Gulf region to contribute expertise and support business growth with professionalism and efficiency.

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## Work Experience

### **Cashier and Administrative support officer:**

*Al Bateel Securicor – Third Party Service Provider of Qatar National Bank Head office Doha.*  
**March 2022 – Present**

### **Responsibilities**

A **Cash Vault Officer** with responsibility for managing multiple currencies typically works in a secure cash handling environment, such as a bank, financial institution, or armored transport service. They are in charge of overseeing the safe storage, counting, and processing of large sums of cash, including various foreign currencies. Here are the key responsibilities:

#### 1. Cash Handling and Management

- **Safeguard Cash:** Ensure the security and proper storage of cash and valuable items in the vault.
- **Count and Verify:** Accurately count, verify, and reconcile different currencies, including foreign currencies, using manual or automated systems.
- **Currency Sorting:** Sort cash by denomination and currency, and ensure that they are properly organized for easy retrieval and use.
- **Maintain Cash Levels:** Ensure that the vault maintains adequate stock levels for day-to-day operations, especially when dealing with multiple currencies.
- **Prepare Cash for Distribution:** Prepare cash for transport to other locations, such as branches, ATMs, or currency exchange locations.

## 2. Foreign Currency Exchange

- **Manage Multiple Currencies:** Handle a variety of currencies, including exchanging foreign cash for local currency, or vice versa, based on the organization's needs.
- **Currency Rates Monitoring:** Keep track of current exchange rates, and ensure proper conversion and valuation of foreign currencies in the vault.
- **Cross-Border Cash Transfers:** Facilitate the secure transfer of foreign currencies between various locations or international branches.

## 3. Reconciliation and Reporting

- **Daily Reconciliation:** Perform daily reconciliations of cash in the vault against records, ensuring there is no discrepancy between physical cash and system balances.
- **Audit Preparation:** Assist auditors with periodic audits, ensuring that all vault transactions and currency counts are properly documented.
- **Report Generation:** Generate and submit regular reports detailing cash inventory levels, discrepancies, and other relevant information.

## 4. Security and Compliance

- **Ensure Compliance:** Adhere to regulatory and internal policies regarding cash handling, anti-money laundering (AML) practices, and foreign currency regulations.
- **Security Protocols:** Follow strict security protocols for the vault, including controlling access, monitoring security systems, and reporting suspicious activities.
- **Risk Management:** Identify and mitigate risks related to cash handling, theft, and fraud.

## 5. Customer and Internal Support

- **Customer Transactions:** Handle customer transactions related to cash deposits, withdrawals, or currency exchanges.
- **Internal Support:** Provide support to branches and departments within the organization regarding cash-related issues, including currency availability and transfer needs.
- **Problem Resolution:** Resolve discrepancies, errors, or complaints related to currency handling or vault operations.

## 6. Technology and Systems

- **System Management:** Operate and maintain automated cash handling systems and tools for counting, sorting, and tracking currencies.
- **Update Records:** Ensure that all cash movements and transactions are accurately recorded in the system.
- **Security Systems:** Monitor security cameras and vault alarms to ensure a high level of protection.

## 7. Training and Development

- **Training New Employees:** Train junior staff or new employees on cash handling procedures, vault security, and multi-currency operations.
- **Stay Updated:** Keep up with industry trends, technology, and best practices related to cash management and currency handling.

### **Officiating credit Manager:**

*Apna Microfinance Bank Ltd., Islamabad, Pakistan*

**Jan 2018 – March 2022.**

- Reviewed and evaluated loan requests, assessed creditworthiness, and calculated financial ratios.
- Approved or rejected loans based on risk analysis and compliance with policies.
- Managed customer accounts and cultivated strong client relationships.
- Oversaw collections operations and reduced overdue accounts through structured follow-ups.
- Prepared credit reports and utilized banking software for loan processing and renewals.

### **Trainee – Finance Department**

*U Microfinance Bank Ltd Head office Islamabad, Pakistan*

**2016 – 2017**

- Assisted in financial postings (JV/RV/PV/Interbank).
- Handled accounts payable/receivable, invoice generation, and payroll processing.
- Supported tax filing and reconciliations of billing companies.

#### **Core Responsibilities:**

- Transaction Processing:

Processing invoices (accounts payable/receivable), expense reports, and purchase orders.

Handling receipts, bank deposits, and vendor payments.

Managing customer payments, credit card transactions, and direct debits.

- Bookkeeping & Data Management:

Accurate data entry into accounting software (e.g., Sage, Excel).

Maintaining organized financial files and databases.

Inputting and coding financial data correctly.

- Reconciliation & Reporting:

Performing bank reconciliations and reconciling other accounts (control, intercompany).

Assisting with the preparation of monthly management accounts and financial statements.

Collecting and reviewing data for reports.

- Compliance & Support:

Ensuring adherence to internal policies, accounting standards, and regulations (VAT, tax).

Supporting the Finance Manager and team with month-end close, audits, and budgeting.

Handling customer/supplier queries and credit control.

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## Education

- **BBA (Hons.)** – Bachelor of Business Administration in finance– Foundation University, Islamabad (2011 – 2015)
- **Intermediate (Computer Science)** – Federal Board, Islamabad (2010 – 2011)
- **Matriculation** – Federal Board, Islamabad (2009 – 2010)

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## Skills

- Cash Handling & Reconciliation
- Loan Processing & Credit Management
- Customer Service & Client Relations
- Banking Software (Auto Banker, PIBAS, Sybase, QuickBooks, Peachtree)
- MS Office (Excel, Word, PowerPoint) – Advanced Excel (VLOOKUP, HLOOKUP, Pivot Tables)
- Strong Communication (English & Urdu & arabic beginner)
- Problem-Solving & Team Collaboration.