**CURRICULUM VITAE**

ABDUL RAZACK MOHAMMAD ARSHARD

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Date of Birth:05th of December 1985 NIC.No:853403377V

Passport No: N1125228 D.L.No:A019604516

Civil Status : Married Gender: Male

PERSONAL STATEMENT

As an experienced **Junior Banking Executive** I am always looking for higher challenges and opportunities to develop my self. I have gained several relevant qualifications during my employment, particularly careers in banking, and I can offer an employer a high level of practical knowledge in this area. I take pleasure in serving a firm to obtain a challenging experience that will allow to me expand upon myself and continue to accumulate knowledge, I also offer a high standard professionalism, responsibility and integrity.

PROFESSIONAL EXPERIENCE

* Undergone as probation from 10th of October 2012 09th of October 2013, present working as a capacity of **Junior Executive** to date at **Amana Bank Limited (Islamic Bank)** Hajiyar Palace Hijra Junction, Ampara Road Sammanthurai.
* Undergone training as a **Trainee Staff Assistant** from 14th of January 2008 – 13th of January 2010, **Department of Network Service Centre (Central Clearing Department)**, and worked in the capacity of a **Junior Executive Grade I** from 14th of January 2010 to 08th of April 2011 at **Sampath Bank PLC** 110, Sir James Pieris Mawatha, Colombo -02.
* Key Areas of Duties & Responsibilities:

Cheque Image Clearing and Truncation System

Cheque Scanning

* The cheque Images scanned by Outward Clearing Centres will be uploaded to finacle by NSC, at regular intervals.
* Uploading image files and CAS (data) file to NCR system.
* End of the day counting cheques batches and tally with the batch total print.
* The following day sorting the batches which we have received from regional centres.

Outward Clearing Procedure

* Entering the cheques collected by branches to the finacle system using the OCPTRN option.
* Entering the set numbers into the NCR system from Reject Re entry of scanned cheques & slips.
* Entering the specific cheque amount in the system from amount keying process.
* Balancing of Necessary batches from batch balancing, entering cheques details, cheque number, paying bank, paying branch & amount to the finacle system using OCINST option.
* After balancing the batches if there are any modifications are done to the OCPTRN which were entered by branches it has to be modified.
* If all modifications are in order we have to build a SMBOC print to tally the OCPTRN & OCINST.
* Balancing of OCPTRN with OCINST using IOCLS option & further tallying with batch total print with the finacle system.
* If it’s balance, tally with the NCR print then we can hand it over to the officer suspend & respective the branch.
* Preparing of outward slips for voucher bundles.
* Send to SLACH Represented Returned cheques (CRN)
* Uploading Regional branches run numbers to particular branch sorter.
* Process of giving late returned cheques to other banks. Sending necessary form 4, 6 to collecting bank & collect the pay order of the original cheque.
* Filing day to day outward prints, will forward acknowledgement to the relevant branch indicating the number of slips /cheques captured during the day.

Inward Clearing Procedure

* Entering updates to the finacle system which could not be read in the SVS system.
* Generate Invalid print and account number in viewer.
* Update pay order details to the finacle system from the SVS system.
* Scrutinizing the cheque images (checking the cheque images with the correct details – date,paye,amount,and words in figures,signature,endorsement)
* Rejecting the cheques with technical errors & updating then in the SVS & finacle system.
* Returned (Technical error) cheque images e-mailed to branch managers and get their consent to pay or not.
* Process of sending the reject cheques to SLACH.
* Checking the NCR reject cheques (LC reject cheques) with the finacle returned cheques.
* Raising entries for the manually paid cheques and late returns.
* After suspend the Inward Clearing zone, cross cheque returns with the finale print and NCR rejected cheques list.
* Process of filing day to day inward prints, mail received from branches for the confirmation of manual payment & technical returns.
* Worked at **Sampath Bank PLC** in Nintavur branch as a capacity of **Junior Executive I** from 29th of April 2011 to 09th of October 2012 at 45/4 A, Main Street, Nintavur.

Key areas duties & Responsibilities:

* **Teller operation: 02nd of May 2011 – 06th of September 2011,14th of March 2012 to 15th of June 2012**

In order to operate at a cash counter, each teller should assigned a particular GL Account in which all cash related transactions handled by the particular teller.

* All cash inflows will create debit part transactions.
* All cash outflows will create credit part transactions.
* Type C-Cash credit, D-Cash debit, I-Inquiries, O-outward clearing cheques input-Local clearing cheques input, T-Transfer cheques input to be selected.
* A Transaction ID is a unique number for a particular transaction. Therefore, ensure that the transaction ID is noted correctly and clearly on the face of the voucher.

Cash deposits (Saving/Current Accounts)

Type –C (cash credit)

* Enter the account number, transaction amount, cheque number press f4 whether the customer detail are correct or not, check the denomination cash notes press f4 to proceed printing transaction ID on the voucher.
* If print using option PBP, enter the account number press f4 insert the passbook & press f10.

Cash payments (Saving/Current)

Type –D (Cash debit)

* Check the account balance whether the available balance to pay the particular amount & press f9 to view signatures of the debit account.
* Enter the account number, transaction; amount cheque number for (cheques debit only) press f4 to procedure is similar to cash deposits.

Type – I (Inquiries)

* Enter the account number press f4, insert balance inquiry from to print customer account balance.

Entering outward clearing cheques to the system

Type – T (Transfer cheques)

* Enter the debit Account Number, transaction amount, cheque number.
* Enter the credit Account Number and f4 to generate the set ID
* Providing E-Remittance, Xpress money services, paying cash on checking customer NIC.
* Day end balancing

Menu option – TELTOT

Enter the user ID of the teller and press f4

Enter the denomination available in the teller box.

The opening balance cash deposit, cash payments during the day and day end balance will be given by the system. Obtain a printout and check whether the physical cash balance with the GL balance.

Updating the vault register and balancing with the cash bundle with teller box

* Voucher balancing

For users to balance their respective vouchers the following report is available

Menu Option – SMBRPTS

End of the day reports

Voucher balancing report- userwise

Call for the report and heck whether the number of vouchers tallies with the report.

To vault – keep the cash in safe as per the particular box.

**Pawning Operation:07th of September 2011 to 16th of December 2011,18th of June 2012 to 30th of September 2012.**

* Pawned ticket numbers (without the branch code) of all articles which are taken out from vault shall be updated under the column of “Pawn ticket number”
* Ticket numbers should be entered commencing from the first cage on the left margin and continued entering along the same row of “pawn ticket number” column.
* After entering ticket numbers as above, if any box is left blank, such box should be deleted with a horizontal line to indicate that such boxes are unused.
* Same process should be applied for the column named as “Returned of unredeemed pawn tickets and articles taken out from vault during the day”
* Full signatures of officers should be placed in the required places as mentioned in the register.
* Branches should discontinue using several registers for the above purpose with immediate effect.
* Branch manager should ensure to keep discontinued registers under dual control for future reference.

**Recording KYC/CDD information on Pawning**

* A photocopy of the Identity card must be obtained when the aggregate of advances exceeds Rs. 500,000.00 for Individual customers. The officer engaged in pawning transactions should ensure that the National Identity card (NIC) of pawner has been scrutinized and the number is properly recorded in the system. All digits of the NIC number shall be input to the field of accommodating NIC number.
* A photocopy of NIC must be retained with the bank copy of the pawning receipt which shall be lodged together with the article in the vault.
* In case of re-pawners (Licensed & non – licensed), a NIC copy certified by pawning officer field, is sufficient to fulfil audit requirements and copies of NIC’s relevant to a particular pawner need not be taken each time the pawner obtains an advance.

Applicability of the above limits should be based on assessment of karatage by the densi meter readings only.

Authority limits other than the above will remain as per existing limits, which will be revised in due course.

**Accounts Opening: – 19th of December 2011 to 13th of March 2012, 02nd of October 2012 to 05th of October 2012.**

* Customer Services, Banking Related Services.
* Accounts Opening Saving, Current, Fixed Accounts, etc.......................................
* Accepting the mandate from customer’s entering in the finacle system using menu option ACO.
* Enter NIC Number, scheme code.
* Enter customer ID, Name & Address detail given below.
* Customer Title, city code, country code, customer status, occupation.
* Once the date is entered press f4, generate the customer ID and press f3 to generate the Account No.
* Issuing PIN Number, pass book.
* Creating the ATM card in the CMS system to the particular serial no,
* Scanning the signature to the particular customer Account & uploading in the finacle system to view the signature.
* Issuing Cheque books & Receiving Acknowledgement from the particular customer & enter in the system using CHBM.
* Issuing CRN to the particular customer daily basis.
* Entering the Standing order for the customer request using option SIM
* Take out new cheque books from the vault using the option IMC
* Issuing New Cheque books using option ICHB
* Entering in the vault register & the issuing book register
* Accepting cheque book request & insert the system using option CHQR
* Tallying physical Pass books, ATM Cards, Cheque books, FD Rieciepts, Voucher Balancing stickers & courier tags with the register.
* Filing day to day prints at the same box files & mandate filing.

PROFESSIONAL EXPERIENCE

* Have Trained as a **Trainee Banking Assistant from** 01st of January 2007 to 30th December 2007 at Ceylinco Global Profit Sharing Investment Corporation Limited (Islamic Bank) at 153, Dharmapala Mawatha Colombo – 07.

Key Areas of Duties & Responsibilities:

* Customer Services, Banking Related Services.
* Accounts Opening.
* Handling Travelling cheques, entering its data’s on the register books.
* Initial Investment (Cash, Cheque deposits) disbursement, recoveries.
* Respond to customer queries pertaining to banking transactions.
* Issuing cheque transmittal, Journal voucher, Issuing receipt cash book, payment vouchers.
* Petty cash, stationery, Fixed Assets Register, Inward, Outward mail register, Master files and Control of general ledger updated.
* Entering Datas (Punching) safe in safe out register, Cheque deposit control ledger, cheque issuance Register and voucher files maintenance.

EDUCATIONAL QUALIFICATIONS

School Education and Examinations Passed

Al – Ashraq MMV (National School).

G.C.E. Advanced Level Examination – Sri Lanka

Passed with C and 2 Simple passes

G.C.E. Ordinary Level Examination – Sri Lanka

Passed with 4B, 2C and 2 Simple passes

(English – B, Mathematics – C)

PROFESSIONAL QUALIFICATION

* I have successfully completed Foundation course in Human Resources Management at Institute of Personal Management SriLanka. (INC), HR House, No 43, Vijaya Kumaratunga Mawatha Colombo – 05.
* I have followed Certificate course in Human Resources Management at Institute of Personal Management SriLanka. (INC), HR House, No 43, Vijaya Kumaratunga Mawatha Colombo – 05.

ENGLISH LITERACY

* Successfully completed a General English Language Course Elementary – III, Pre – Intermediate – I, II at British Council in Colombo.
* Successfully completed a Total Immersion English Programme at Oxford College of business in Colombo.

COMPUTER LITERACY

* I have successfully completed

**MICROSOFT OFFICE**

At British Informatics of Computer Technology No: 1,1st Floor, Ververset place Colombo – 06.

* I have followed

**BTEC– EDEXCEL DIPLOMA IN INFORMATION & COMMUNICATION TECHNOLOGY**

At IDM Computer Studies (pvt) ltd, No: 25, Visaka Road, Colombo – 04.

* I have successfully completed

**DIPLOMA IN COMPUTER HARDWARE ENGINEERING WITH NETWORKING**

At TURNKEY IT Training Centre No: 562/15 B, Lower Bagathala Road, Colombo – 03.

GENERAL EXAMINATION

* National Languages Training Certificate Course Conducted by National Youth Services Council in English,Sinhala has passed.

EXTRA CURRICULAR ACTIVITIES

* Fluent in English, Tamil & Sinhala writing, verbally and speaking.
* Class Monitor 1997- 2001.
* Member of A/L, Computer Union.
* Member of Kent Sports Club.
* Member of the school band team participated several functions from 1996-2001.
* Member of St.John Ambulance and Brigade’s First Aid team took participated in the National cadet camp in from 2nd -5th August 2001 at Galle.
* Member of the Clearing Association of Bankers SriLanka.
* Member of the Institute of Bankers of SriLanka.
* Member of the Badminton team Sampath Bank PLC participated Mercantile tournament held at St. Thomas College Mount Lavinia.
* Participated in Badminton Game at District Level and won Runners – up Conducted by Ministry of Sports & Youth Affairs.
* Participated Sampath Bank Inter Branch Cricket Tournament in East II Region Champion of Nintavur branch & I got Man of The Series held at Weber Stadium Batticaloa.
* Be Inventive.
* Good Team Player.
* Ability to work in a customer oriented working environment, understanding the real value of both external and internal customers.
* Ability to have a positive relationship with the team.

NON RELATED REFREES

Dr.M.M.Mahusoon Mr.M.T.M.Rafeek

B.sc (Hons) in (Agric) M.Phil.Ph.D (UPDN SriLanka) B.sc (Hons), H.D.C (Hons), M.sc (Netherland)

Senior Lecturer in Animal Nutrition, Superintendant of Surveyors,

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DECLARATION

I do hereby certify that the above particulars furnished by me are true and correct to the best of my knowledge.

03rd of Feburary 2014 Mohammad Arshard