



CUSTOMER SERVICE PROFESSIONAL

PROFILE • ABOUT ME

Dynamic and deadline oriented, **Customer Service Professional** with **5 Years of demonstrated experience in the Finance and Forex Industry** and an overall experience of **7+ Years** including experience in the **aviation industry**. Skilled at building **relationships, cultivating partnerships, retaining top accounts**, and growing **profit channels**. Passionate about creating **organizational success** and bettering **brand reputation** through **serving customers** in a truly memorable way.

Make **independent decisions** to resolve **customer issues** with strong **problem solving** and **analytical skills**. Sound judgment and a commitment to **customer satisfaction** with the ability to build and develop relationships to **identify problems, assess needs, and find solutions**.

 **MUZAMMIL K**

 **DUBAI, UAE**

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EDUCATION

Bachelor of Commerce

University of Calicut

Kerala, India

Graduated

Intermediate

Government of Kerala Board of Higher Secondary Education

Kerala, India

Completed

High School

Government of Kerala General Education Department

Kerala, India

Completed

TRAINING & CERTIFICATIONS

♦ **Aviation Hospitality & Travel Management**

Frank Finn Institute of Air Hostess Training Calicut, 2014

CORE COMPETENCIES

- Client & Customer Needs Assessment
- Client Education & Product Knowledge
- Business Development & Retention
- Sales Training & Development
- Negotiations & Conflict Resolution
- Data Entry & Data Management
- Advanced Banking & Financial Knowledge
- Money Orders & Transfers
- General Administration Knowledge
- Relationship Selling

WORK EXPERIENCE

CUSTOMER SERVICE EXECUTIVE / FRONT OFFICE

AL AHALIA MONEY EXCHANGE BEAUREAU

Dubai

United Arab Emirates

Aug 2018 –
Sep 2022

- Wish customers and process routine account transactions
- Answer phone calls in a more professional manner and provide information about products and services as required by the callers
- Assist the Customer Service Manager in the development and update processes of the comprehensive Customer Service program, processes and standard operating procedures
- Co-ordination with marketing staff, branch staff, other branch managers and HO
- Audit Customer Service preventive actions taken for all complaints received from Customers through all communication channels
- Ensure that the entire branch operations are adhering to all the policies and procedures
- Doing particular country transaction through bank and money products

♦ Galileo India Format Training & Fidelio

Frank Finn Institute of Air
Hostess Training, Calicut, 2014

♦ Amadeus, Reservation System

COMPUTER PROFICIENCY

Tally ERP

Peachtree

QuickBooks

Myob

MS Office

SKILLS

- ♦ Good Communicator
- ♦ Time Management
- ♦ Leadership & Team Management
- ♦ Critical & Creative Thinking
- ♦ Adaptability & Multi Tasking
- ♦ Pleasing Customer Handling
- ♦ Planning & Organizing

LANGUAGES

English

Hindi

Arabic

Malayalam

VISA STATUS

Visit visa

PERSONAL INFORMATION

Birthday

11/08/1991

Gender

Male

Marital Status

Single

Nationality

Indian

Passport

K9736863

- ♦ Identifying new and potential customers, visiting clients and submitting report for the management
- ♦ Skilled in Money Transfers to all part of the Globe through Telex Transfers & Various Speed Cash Products
- ♦ As a people manager provide regular performance management, feedback and coaching; ensuring all team members have clear individual development plans
- ♦ Escalate complaints with serious patient consequences to Regulatory Affairs, where required, so that local regulatory reports can be reviewed
- ♦ Preparing reports as per requirements departments and other government entities
- ♦ To ensure statistical information is produced, collated and analyzed on a regular basis to assist in evaluating the efficiency of the teams and to inform resource allocation and service improvement
- ♦ Manage the customer complaints effectively and take corrective actions and escalate to line manager
- ♦ Perform wage protection system related works like file uploading, authorization, new company registration and new employee registration etc
- ♦ Ensure the compliance of various guidelines issued by Central Bank of UAE and other regulatory authorities
- ♦ Manage and administration of branch activities in the absence of Line Manager
- ♦ Supervise and guide the staffs to perform their duties for the Smooth functioning of branch
- ♦ Verifying the physical balance of cash/currencies held by the cashiers and system at the end of the day in the absence of Line Manager
- ♦ Check and clear the internal specious transaction report , clearing the rejected ID's as per the procedures of o Anti Money Laundering /Know your Customer
- ♦ Assisting compliance officers for Central Bank queries and clearing ISTR
- ♦ Maintaining AML policies and all Central Bank related deeds (EDD, CDD, WPS and Non WPS)

WPS In-Charge

- ♦ Handling and uploading WPS files on daily basis and mailing to concern department
- ♦ Registering new companies and employees from labour sites
- ♦ Handling and clearing WPS from MOHR site and informing about disbursal and contract Expiry
- ♦ Marketing in Companies for increasing WPS business Disbursing payroll at Company Premise
- ♦ Preparing WPS daily and Monthly Reports and registering new companies
- ♦ Authorising and processing rejected salaries through central bank
- ♦ Making applications for RAK Bank ATM and dispute progress

COVID 19 VACCINATION STATUS

Fully Vaccinated

Vaccinated from: UAE

