

## AHAMMED ILLIYAS MUHAMMEDKUNHI

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### KEY SKILLS

**Banking Operations**

**Operations Management**

**Fund Transfers & Bulk payments**

**Nostro and Vostro Accounts**

**Escalation Management**

**Foreign Remittance**

**Customer Relationship Management**

**Team Building & Leadership**

### SEMINARS

- Anti-Money Laundering awareness training conducted by Xpress Money Anti-Money laundering, Thomson Reuters.
- AML and combating the financing of terrorism conducted by Protiviti

### SOFT SKILLS

  
**Decision-Maker**

  
**Collaborator**

  
**Motivational Leader**

  
**Communicator**

  
**Thinker**

  
**Planner**

Evolved strategies that drove the expansion of business to highly competitive markets and consistently produced top & bottom-line growth even in the face of economical adversities; targeting new assignments in the domain of **Banking Operations and**

**Customer Support in Banking Industry**

Location Preference: **UAE**

### PROFILE SUMMARY

- A competent professional with **nearly 10 years of experience** in banking operations such as **profitable operations, payment services and compliance** with a focus on **corporate goals and objectives**
- Managing a fund transfer unit; providing day-to-day **operational support to inward/outward remittance**
- A strategic planner with expertise in **designing systems & procedures** and contributing to improved **financial performance** heightened productivity and enhanced internal controls
- Exposure in **mapping the business requirements**, designing customized solutions with strong capability to analyse business practices
- Skilled in monitoring all Inward / Outward Remittances which include **Letter of Credit, Import Bills, Export Bills, Remittances, SWIFT Operations, Monthly ECGC Premium, and R>Returns**
- Skilled in **managing & leading teams for running successful banking operations** as well as developing procedures, service standards for business excellence
- **Custodian of financial planning & analysis**; internal & regulatory reporting, accounting that led to long-term improvements in cost savings, profitability, and productivity
- Developed **competency in managing branch operations and implementing strategies towards enhancing market penetration**, business volumes, and growth
- Skilled in ensuring that **efficient and high-quality services were provided to customers within the agreed compliance and regulatory norms**

### ACADEMIC DETAILS

- **EMBA (Banking & Finance Management)** from NIBM in 2016
- **BBM (Finance & Taxation)** from Mangalore University in 2011
- **12<sup>th</sup>** from Chattanchal Higher Secondary School in 2008

### IT SKILLS

- MS Office (Word, PowerPoint, Excel)
- C++

### TRAININGS

- Sankaracharya Accounts Management & Banking Allied in 2012
- C++ in 2006

## ORGANIZATIONAL EXPERIENCE

Since Mar'12 with Al Zaman Exchange W.L.L, Qatar as Remittance Supervisor

### Key Result Areas:

- Conducting daily balancing of the suspense/ transit accounts used for processing outward / inward remittance requests
- Usage of SWIFT terminals, related codes, and operation of tested telex
- Tracking incoming & outgoing CHATS/ SWIFT messages regarding remittance transactions
- Ensuring the identification of any suspicious transactions and reported to the Head Compliance
- Performing daily balancing of the related suspense/ transit accounts used for processing outward/ inward remittance requests and notifying the Manager Central Operations of long outstanding transactions that have not yet been cleared for initiation
- Guaranteeing all requests received during the day are completely, accurately and timely authorized within the prescribed TAT identifying any pending items and promptly attending to on the following day
- Updating SOP's inward/outward process
- Monitoring Inward remittances (Incoming and Turnaround payments), and Outward remittances and processing by two methods such as Serial, and Cover
- Attending sales call plans to acquire the large prospective customers through referrals and updating all Sales MIS including Calls, Prospects, Attritions & Business done on WMS
- Responding to customer's queries post liaising with sales / services units/ operation units in the country for ensuring adherence to the laid down processes
- Ensuring that the controls vide the KCS /KRI reports are followed
- Attending to clients' complaints and undertaking steps for effectively resolving the issues
- Managing customer centric operations & ensuring customer satisfaction by achieving delivery & service quality norms
- Working as a checker for both inward/outward process
- Providing assistance in the processing of CTS cheque and documentation of various loans offered till closure
- Informing dealers of a high volume of FX transactions and creating liquidity report
- Studying the currency & interest rate derivatives structures; implementing hedging mechanisms to monitor & control fluctuations in exchange rates; issuing traveler's cheques/currency notes to individuals and corporate clients
- Following up with PRO on filing and preparing all required documents for PRO activities
- Supporting admin and HR department in a gamut of activities such as referring qualified candidates, staff shifting and scheduling the staff vacation, arranging and scheduling training for all staff ,and monitoring monthly employees performance
- Preparing reports related to funding requirements for Nostro/ Bank Accounts
- Resolving customer inquiries and ensuring immediate solutions to customers

## PERSONAL DETAILS

**Date of Birth:** 10<sup>th</sup> October 1988

**Language Known:** English, Malayalam, Tamil , and Hindi

**Visa Status:** Visit Visa

**Address:** Al Qusais, Near Metro station-UAE