

MUHAMMAD ASIF SALEEM

(6 years' experience in Banking & Exchange Companies)

JABEL ALI, JAFZA SOUTH DUBAI

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Career Objectives

"Dedicated Banking professional with more than **06 years of experience in Dubai & Pakistan**. Deliver excellent customer service and high-quality financial offerings to the consumers." Now I have found a suitable position for my career growth. Where I use my expertise, technical skills and achieve the assigned Targets.

Core Competence

- Customer Services
- Champion in Cross selling
- Retail Banking Products
- Cash Management
- Software Management

- Sales & Marketing Management
- Branch Operations
- Trained for AML Guideline
- Email Management
- Time Management

Work Experience

GCC Exchange 'Jafza South Branch Freezone visa

(DEC - 2022 TO PRESENT)

Customer Service Executive & Senior Cashier

CORE DUTIES & RESPONSIBILITIES

Service Delivery-

- Process successful transactions for **Money Exchange, Remittance, Western Union, Instant Cash, Instant Draft & Value-Added Products**.
- Be fully conversant and identify customer needs and **cross-sell against the various products**.
- Ensure all duties are carried out in accordance with the stipulated business and Anti- Money Laundering policies and procedures.
- Treat customer information with appropriate levels of confidentiality

Financial-

- Drive revenue through delivering service **excellence, cross-selling, and identifying growth leads**.
- Prepare **cash bundles** for deployment to **Wholesale and other Stores via Trans guard**, ensuring the cash held in-store is within the assigned limits.
- Prepare money transfer parcels ensuring proper contents are included and sums have been verified and reconciled before being dispatched.
- Undertake end of day processing, including the sorting of applications to enable the end of day reconciliation.
- Pass vouchers for inter counter transactions of **Currency and Dirham movements**.
- Maintain receipts for financial transactions including customer **signatures, identifying and reporting any compliance breaches**.

Process and Operations-

- Accept and physically keep a tally of cash amounts.
- Undertake **KYC** as detailed by the UAE Central Bank and Company Policy and Procedures
- Prepare all types of remittance applications including **WU, IC & Misc. products**.
- Raise **STR reports** for suspicious transactions, escalating to the Team Leader as soon as a concern has been identified.
- Proactive in identifying concerns in relation to risk, cost optimization to ensure the ultimate service delivery.
- Prepare end of day reports, ensuring currency reconcile against daily stock reports.
- Identify any discrepancies and report these using the appropriate processes.

Customer Focus-

- Extend superior customer service by attending to customer **queries, complaints, amendments, and cancellations** as per procedures.
- Develop and build good relationships with the customers.
- Identify and report any **suspicious customer activities** to the relevant departments.

Compliance-

- Ensure all services provided by the function are compliant with the **Central Bank of UAE** and WSE policies & procedures.
- Raise any concerns surrounding compliance and risk-related issues, either directly or through the **whistleblowing procedure**.
- Be aware within the team and wider organization of the employee responsibility in working in a **risk-free and compliant manner**.
- Attend risk and compliance awareness programs during employment whether it is as part of the on-boarding process or the annual refresher training.

REDHA AL ANSARI Exchange DUBAI

Customer Service Executive & Transfer clerk (DEC - 2021 TO Nov – 2022)

CORE DUTIES & RESPONSIBILITIES

- Achieve Monthly Cross selling targets.
- Proficient in exchanging 30 different currencies.
- Maintained balancing record with 100 % rate of accuracy.
- Proficient in using company software and other office equipment.
- Executed customer transaction regarding cash money orders and money exchange.
- Processed exchange and foreign currency.
- Performed all duties as assigned by the HR Department.
- Handle customer complaints, provide appropriate solutions and alternatives within the time limits.
- Follow up to ensure resolution.
- Keep records of customer interactions, process customer accounts and file documents.
- Follow communication procedures, guidelines, and policies.
- Take the extra mile to engage customers.

MCB BANK LIMITED PAKISTAN

BRANCH MANAGER (OFFICIATING) (AUG-2017 TO AUG-2021)

- Exploring new business opportunities as well as complying with **AML/CFT & KYC** regulatory requirements.
- Perform due diligence checks & regular portfolio review to reduce nonperforming loan ratio and ensure risk rating.
- Handle assets /credit based portfolio including **Account Opening, Business Financing, House Financing, Auto Loans, Mutual funds, Banca Assurance, Credit cards , Debit Cards, and Personal loan.**

Performance & Achievements.

- Holds a healthy experience of almost **Four years** as **Officiating Branch Manager & Senior Relationship Manager** in one of the largest bank **MCB BANK LTD.** During my services the following trait makes me divergent and distinctive.
- **Banca Sales of 2.6 million** and addition of **25 million** deposit in the very first year of my joining **FTY 2017.**
- **In year 2018 Banca Sales of 4.2 million** and addition of **89 million** deposit served as value added in my career.
- Highest Banca sales manager in MCB bank, sold **banca 5.8 million & fresh deposit 95 million in FTY 2019 & achieve employee of the year award.**
- In year 2020 & 2021 **Banca sold 7 million** and addition in **deposit 125 million.**
- Achieve **4 times employee of the month award** and many **appreciations certificate** from top management.

Academic Records

Bachelor In Business Administration BBA (HONS)	UOE Lahore
Intermediate FSC (Pre Eng)	Punjab group of college
Matriculation Science	Bise D G khan board

Professional Qualification

- Diploma in MS Office (Word, Excel, Power Point)
- Diploma in Graphic Designing

Personal Strengths

- Good Communications & Cross Selling Skills.
- Good experience of Customer Satisfaction.
- Able to work and interact with peoples of different nations.
- Willingness to learn at each level.
- Good convincing power.
- Capability of maintaining good interpersonal relations.

Personal Details

• Date of Birth	: 29/12/1991
• Languages Known	: English, Punjabi, Hindi, Urdu
• Marital Status	: Married
• Visa Status	: Employment Visa
• Nationality	: Pakistani