

Muhammad Qasim Ashraf

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Valid UAE Driving License



HEAD CASHIER, WHOLE SALE FC DEALER

MERKANLOO INTERNATIONAL EXCHANGE LLC, DUBAI UAE
(October 2022 to till)

SYNOPSIS

Qualified result oriented professional with over **12 years +** of experience in Financial Institutions including Renowned Banks and Exchange Houses in **Pakistan and United Arab Emirates**. My experience includes Cash & Remittance Operations/Management, administrative Assignments, Effective Correspondence between Branches and 3rd Parties.

I possess/am;

- ✓ Excellent decision making skills with a positive approach
- ✓ Dedicated and highly ambitious to achieve personal as well as the organizational goals
- ✓ Ability to build new territories and expand opportunities towards the achievement of stated targets.
- ✓ Most Effective Operations Management during extreme Rush Hours.

CORE COMPETENCIES

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|---|---|
| ✓ FOREIGN CURRENCY SALE/PURCHASE (WHOLESALE/RETAIL) | ✓ LEADING A TEAM OF CASHIERS/FC DEALERS |
| ✓ FOREIGN CURRENCY MANAGEMENT | ✓ PREPARATION OF ALL DAY END CASH REPORTS |
| ✓ EFFECTIVE NEGOTIATION ON FC DEALS | ✓ EFFECTIVE COMMUNICATION BETWEEN BRANCHES AND TEAM MEMBERS. |
| ✓ EXTREMELY VIGILANT FOR CURRENCY RATES FLUCTUATIONS | ✓ HANDLING PETTY CASH & ACCOUNTS RELATED TRANSACTION |
| ✓ MANAGEMENT REPORTING | |

ACADEMICS

- **B.Com (University of the Punjab, PAKISTAN)** MAJ: Financial/Cost Accounting/ Economics

PROFESSIONAL EXPERIENCES

Mesrkanloo International Exchange LLC, Dubai, United Arab Emirates

HEAD CASHIER, WHOLE SALE FC DEALER

(October 2022 to till)

- Dealing with Currency Exchange Companies for FC buy and sell.
- Making the FC buying and selling transaction.
- Balancing Cash at the Day End/ Preparing Shift End Cash Reports
- Dealing with 35 Cashier in same branch.
- Knowledge of all Whole Sale FC rates, checks money authenticity through all resources.
- Reporting to Dealing department and GM.
- Process and execute Wholesale FC purchase and sale in FC market and Bank.

Al Rostamani International Exchange LLC, Dubai, United Arab Emirates

CASHIER, CSR (Assistant Branch Manager)

(February 2020 - February 2022)

- Complete handling of **Petty Cash** and booking in appropriate account timely.
- Balancing Cash at the Day End/ Preparing Shift End Cash Reports
- Maintaining Great Customer Relationships/ motivating staff for it
- Knowledge of all Whole Sale FC rates, checks money authenticity through all resources.
- Loyal customer FC rate list update and generate new lead.
- Accounts (Payment Voucher for General Company's Expenses, Knowledge of Passing JV in the System)
- Resolve customer complaints, balance (if any) and possible refunds to customer where appropriate/ providing maximum assistance to customer
- Responsible for the safe FC /LC Teller, FC/LC till transfer, FC/LC receive till and Teller position.
- Responsible for organizing safe cash flow, updated on safe FC/LC stock.
- Check Identification validation, Signature verification, Customer copy & Paid/Receive stamp accordingly for all receipts.
- Answer incoming call request for FC purchase/sale and carry out deposits bookings, also coordinate all other requests to the relevant department.
- Possess quality of an effective team player and independent worker.
- Understand and follow **AML policy** and procedure in line with Central bank rules and regulation and execute KYC at all times.
- TT sale to Pakistan, India, Bangladesh, Sri Lanka, Indonesia, Egypt, Philippine, Morocco, USD, Euro and etc.
- Send and receive money through Money Gram, Express Money, RIA and Corporate transaction to all over the countries.
- Dealing with all Salary Deposit and Salary Payout transaction **WPS**.
- Dealing with Registration for new WPS customers.
- Accepting VAT and Credit Card payments.
- Making Loyalty Card, Pan Card and Cash Passport and Salary Card as per customer request.
- Doing all operational work in branch level.
- Sending mobile balance to other countries by using Ding service.

Day Exchange LLC, Dubai, United Arab Emirates

BRANCH MANAGER

(June 2015 - Jan 2020)

- Complete handling of **Petty Cash** and booking in appropriate account timely.
- Preparation of various other reports e.g Sales volume/ counts report, product-wise sales report, staff performances reports and all other types of reports as required by the management.
- Interpret the company's financial results to management and recommend improvement activities.
- Interact with banks, suppliers, auditors, and other third parties dealing with the company.
- Communicating with the **statutory auditors** and **assisting** them in closing the audit by providing the information requested.
- Payroll calculation, payment and keeping proper computerized payroll record.
- Handling a Team of FC Dealers/ Cashiers
- Balancing Cash at the Day End/ Preparing Shift End Cash Reports
- Maintaining Great Customer Relationships/ motivating staff for it
- Knowledge of all Whole Sale FC rates, checks money authenticity through all resources.
- Process and execute Wholesale FC purchase and sale in FC market and Bank.

- Loyal customer FC rate list update and generate new lead.
- Accounts (Payment Voucher for General Company's Expenses, Knowledge of Passing JV in the System)
- Calculating and Executing POS transactions and enter in the System.
- Resolve customer complaints, balance (if any) and possible refunds to customer where appropriate/ providing maximum assistance to customer
- Responsible for the safe FC /LC Teller, FC/LC till transfer, FC/LC receive till and Teller position Reports of the Staff working under my Supervision.
- **Revaluation** of Foreign Currency at Month End according to market rates sheet
- Responsible for organizing safe cash flow, updated on safe FC/LC stock.
- Check Identification validation, Signature verification, Customer copy & Paid/Receive stamp accordingly for all receipts.
- Answer incoming call request for FC purchase/sale and carry out deposits bookings, also coordinate all other requests to the relevant department.
- Possess quality of an effective team player and independent worker.
- Understand and follow **AML policy** and procedure in line with Central bank rules and regulation and execute KYC at all times.
- TT sale to Pakistan, India, Bangladesh, Sri Lanka, Syria, Egypt, Philippine, USD, Euro and etc.
- Send and receive money through Western Union, Express money, U Remit and I Remit to all over the countries, sending USD, Euro by Mina Express and supervise all Payment and Receive voucher.

Add on Experience: Alternative Compliance Officer

- Uploading daily remittances report in Central Bank of UAE portal.
- Uploading monthly Inward, Outward remittances report (RTS 38, RTS-501-A) and FC Purchase, Sales Reports (ERF 20, ERF-502-A and ERF 21, ERF-503-A) and uploading quarterly outward and inward reports (ERF 93, ERF-504-A and ERF 94, ERF-505-A) in Central Bank of UAE portal.
- Daily updates black list links in the Software (Symex.Net) twice a day.
- A check expires or not scanned customers ID in daily automatic transaction report.
- World check names & Check documents for large amount transactions.

AAA Fashion Zone FZCO – Dragon Mart 1, Dubai, UAE

Supervisor/Sales

(March 2014 to July 2015)

- Greet incoming customers with decent gestures.
- Count money in cash drawers at the beginning of shifts to ensure that amounts are correct and that there is adequate change.
- Resolves customer's complaints.
- Calculate total payments and received during a time period and reconcile with this total sales.
- Compute and record total transactions and pay company bill by cash.
- Sort, count, and wrap currency and coin and every day run the end day in system.
- Maintain the book of store and maintain all record of sales and purchasing.
- All day to day operation matters including staff management.

Sadiq Exchange Company – Gujrat, Pakistan

Cashier

(June 2013 to March 2014)

- Collect money from customers and Banks.
- Exchange foreign currency from customers and Banks.
- Manage all currency vouchers and payment vouchers.
- At the end of the day prepare all foreign currency books.
- Manage the statement at the end of the day and report to the manager.

HABIB BANK LIMITED - PAKISTAN

REMITTANCE & CASH OFFICER/ IN CHARGE (OFFICER 1)

(May 2011 to June 2013)

- Managing Tellers (5 persons team).
- Managing/Handling Cash (Keys, Codes, ATM etc.).
- Remittances (Domestic/ International).
- Preparation of 'Day End Cash Reports'
- Maintenance of all necessary records/ registers required by the State Bank of Pakistan.
- All other assignments given by the Manager (Accounts Opening, LC Dealing, , Cooperating Auditors during Audit of Bank's Branch, Communication with Bank's Regional Head Office etc.).

ACHIEVEMENTS:

- Quickly obtained a vast understanding of Bank's Complex Computer Software (Equation).
- Successfully managed professional relationships between various departments' personnel.
- Successfully managed operational activities during 'system offline' situation.
- Successfully completed the tasks for the colleagues on holidays/leaves.
- Categorized 'A+' by senior branch manager in the initial probationary period report to the head office.
- Actively participated in Sports Events organized by Bank.

Hussain Rice Mills, Punjab, Pakistan

Accounts Assistant

(Oct 2010 to Feb 2012)

- Prepare financial statement of the company.
- Maintain Bank account and its reconciliation.
- Prepare Delivery Chelan according to purchase order and send it to storekeeper for delivery.
- Prepare sales invoice for our customers and enter in our books.
- Prepare stock report, overdue payments from customers.
- Any other assignment assigned by the Managing Director.

OTHER PROFICIENCIES & INFORMATION

- Well-versed with **MS Office applications**;
- Software Installation/ Troubleshooting etc.
- Team management, Delegation, Decision Making, Creating and keeping deadline, Problem Solving, Team work, Multitasking, Coordinating events.
- Capable of learning new software due to special aptitude toward Technology.
- Strong Analytical skills.

Computer Skills

- ERP (SAP Basic, SYMEX9, SYMEX.NET)
- MS Office (Excel, Word, Outlook)

PERSONAL DETAILS

Date of Birth:	December 05, 1988
Languages Known:	English, Urdu, Hindi, Arabic(Basic/Arabic Counters)
Visa Status:	Visit Visa
Driving License:	UAE
References:	Furnished upon request