

MOHAMMAD MARGUB

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Professional Summary

Business-driven Banking Relationship Manager always finding successful ways to acquire new remittance and other partners and foster lucrative relationships. A determined leader with over 13 years of assisting company with beneficial products and liaising with regulators. Offering dynamic collaboration and decision-making skills. Innovative and detail-orientated Investment Banker successful at improving operations, impacting business growth with Compliance rule and regulations.

Core Competence/Skills

- Organized managerial skill
- Negotiation Skill
- Banking operations knowledge
- Banking functions knowledge
- Compliance, banking laws and regulations
- Currency Exchange and Remittance product knowledge
- Strategy Planning
- Business Development
- Time and Self-Management
- Problem Solving skill

Work History

Manager - Banking Operations/Correspondent Relations

07/2019 to Current

Al Ahalia Money Exchange Bureau – Abu Dhabi, UAE

- Monitors the overall functions of Banking Operations/Correspondent Relations and ensures control with the provided policies and procedures.
- Adheres to the Central Bank Regulations, Company policies and procedures, business ethics conduct and ensures that they are communicated and implemented within the branches.
- Liaising with Central Bank of UAE, Correspondent Banks (Bank Representative Offices & Staff), Money Products and Cash Management Service providers.
- Coordination with Central Bank of UAE for approvals.
- Responsible for Risk and fraud prevention department and provide risk awareness training for the staffs.
- Responsible for preparation and amendment of Risk management/BCP policies for the organization.
- Helping the departments to identify the risk and to prepare the risk registers as per the Central Bank guideline.
- Advising the branches to use the best products both service wise and commercial wise to maximise the revenue of the company.

- Focused on building client relationships, executing a vision around strategic initiatives, and driving sales success throughout the portfolio.
- Evaluates the requirements and documents related to Banks and Money products facilities, reviews Bank Reconciliation Statements and monitor the renewal of Bank Guarantees and submissions.
- Co-ordination and execution of agreements with Banks and Money Products, collection of balance confirmations.
- Submission of Audit Reports, Licenses and other statutory documents required by the Correspondent Banks.
- Analyses complaints escalated from the Branches and timely coordination with the Banks and various agents for resolutions.
- Prepares remittance report for meetings and other related reports as required by the Management.

IT/Quality Compliance Manager

09/2016 to 06/2019

Ibn Al Hytham Islamic School – Manama, Bahrain

- Responsible for smooth running of business and all the IT equipment.
- Updated quality control standards, methods, and procedures to meet compliance requirements.
- Improved quality processes for increased efficiency and effectiveness.
- Followed quality standards and procedures to minimize errors and maximize customer satisfaction.
- Installation and configuration of Windows Servers, Switches and Routers.
- Policy implementation for Users, Computers and Network.
- User Administration (Setup and maintaining Accounts).
- Verify that all peripheral and devices are functioning properly.

Major Projects:

- User Friendly School Website.
- Parent Portal for Parents / Teachers Communication.
- Setup full ERP system (Generating attendance of employees, HR, School Fees, Receivables, Payables, Books Inventory and Other essential items, purchasing modules, timely notification on overdue).

Assistant-Banking Operations/Compliance

07/2010 to 09/2016

State Bank of India – Manama, Bahrain

- Responsible for generating a sales pipeline to acquire, maintain and grow key Banking Partner relationships locally and abroad.
- Grow existing relationships to increase awareness of Company's service offering and to maximize revenue opportunities.

- Focused on building client relationships and driving sales pipeline successful throughout the portfolio.
- Liaising with Central Bank of Bahrain, Correspondent Banks.
- Developing effective lines of communications between different teams.
- Collaborating with other departments to direct compliance issues.
- Service customer enquiries, determine customer needs and provide solutions with regards to their banking requirements
- Educate customers on product options and technology issues.
- Manage customer and bank privacy.
- Manage and pass on customer feedback to the management.
- Handling payment like swift (Inward and outward), Telex transfer in different currencies.
- Remittances, RTGS(EFTS), BCTS, Opening and closing of SB and Current accounts.
- Cash handling and balancing with zero errors.
- Receipts and payment of cash, cash replenishment in ATM, ATM reconciliation, transfer of cash to different tellers and sending cash to Central Bank
- Preparation of reports (Remittance and Cash)
- Continual awareness of compliance requirements – OH&S and risk management

Customer Service Associates

10/2007 to 07/2009

I- Gate Solutions – Patna, Bihar-India

- Responsible of answering incoming customer service enquiries and advising them for resolution
- Resolved day to day problem raise by end-users.
- Used a variety of computer programs and applications (Ticketing System)
- Operated within a team to reach targets.
- Coaching new staff members within the department
- Coordinating with clients for unresolved cases and tried close within the stipulated time.

Education

Masters: Computer Application, Accounts

2009

From Indira Gandhi National OpenUniversity (IGNOU) - New Delhi

Bachelors: Computer Application, Accounts

06/2003

From Makhanlal ChaturvediUniversity - Bhopal

Intermediate: Science

03/2000

From Bihar Intermediate School Education - Patna

S.S.C

1998

From Bihar School Education Board - Patna

Accomplishments

- Played a crucial role to achieve the targeted profit of Al Ahalia Exchange set by the management.
- Achieved the intended design and target set by the School Management at Ibn Al Hytham School FOR MOBILE APP AND WEB PORTAL
- HOLDER OF RELIANCE R-CONNECT PROJECT completing it successfully within the stipulated time frame.

Certifications

- 2011 – Anti Money Laundering
- 2011 - Successfully completed Award in Financial planning from CII (Chartered Institute of Insurance)
- 2014-15 – Successfully completed FAP-I and FAP – II
- 2022- Fraud Risk Management and COSO Anti-Fraud Framework
- 2022- Business continuity Management.

Additional Information

Passport No. : Z1987955

Marital Status : Married

Date of Birth : 12/09/1982

Languages : English, Hindi, Urdu and Arabic(Beginners)

Driving License : Valid UAE license