

MOHAMMAD EMRAN

(7 .5 years' experience in Exchange Houses & Group of Companies)



JABEL ALI, JAFZA SOUTH, DUBAI
Mobile No. : +971 568487893
Email: emranctg2014@gmail.com

Career Objectives

"Dedicated Customer Service/ Non Banking professional with more than 07 years of experience in Oman ,Dubai & Bangladesh .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

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| <ul style="list-style-type: none">► Customer Services► Champion in Cross selling► Cash Management► Software Management | <ul style="list-style-type: none">► Sales & Marketing Management► Branch Operations► Trained for AML Guideline► Email Management► Time Management |
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Work Experience



GCC Exchange JEBEL ALI Branch 'Jafza South 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, Trans fast, 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 Trans fast & 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.



LULU INTERNATIONAL EXCHANGE, OMAN

FRONTLINE ASSOCIATE (JAN - 2016 TO JULY – 2020)

CORE DUTIES & RESPONSIBILITIES

- **Achieve Monthly Loyalty Card selling targets.**
- ***Preparing transaction, Sending Remittance & Receive from different Core & Money product.***
- ***Maintains relationships with customer by providing support, information, and guidance.***
- **Proficient in exchanging 30 different currencies.**
- **Foreign Currency Buy & Sell.**
- **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.

SENIOR OFFICER (ACCOUNTS & MARKETING)



MODERN HATCHERY LTD (BSM GROUP)

(DEC-2020 TO SEP-2022)

- Exploring new business opportunities as well as complying with **AML/CFT & KYC** regulatory requirements.
- Ensure cash Handling smoothly & Banking Transaction posting.
- Regular market Visit & supervise Marketing.

Academic Records

Master of Business Studies (MBS)	National University of Bangladesh.
Bachelor In Business Studies BBS (HONS)	National University of Bangladesh.
Higher Secondary Certificate (H.S.C) (Business Studies)	Chittagong Board ,Bangladesh.
Secondary School Certificate (S.S.C) (Science)	Chittagong Board, Bangladesh.

Professional Qualification

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

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	: 16/07/1987
• Languages Known	: Arabic, English, Hindi, Urdu
• Marital Status	: Married
• Visa Status	: Employment Visa
• Nationality	: Bangladeshi

Emran

Signature