



Tajudeen Nasarudeen

Manager-Operations | Area Manager | Cluster Head

Experienced professional with a successful track record in Leading exchange houses, adept at implementing trends to translate business needs into customer solutions. Proactive and motivated with a history of achieving team and organizational goals amidst changing demands. Seeking a challenging Manager Operations/Area Manager/Cluster Head position in a reputable company to leverage my knowledge and skills and contribute to the organization's existing framework.

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in <https://www.linkedin.com/in/t-nasarudeen/>

SKILLS

Branch Operations

Operations Management

Business Development

Strategic Planning

Market Analysis

Sales & Services

AML Compliance

Risk Management

Financial Management

Auditing

Customer Service

Performance Management

Team Management

Training & Development

MIS & Reports

WORK EXPERIENCE

MANAGER - OPERATIONS

Mawarid Exchange

April 2018 - Dec 2021 - Dubai, UAE

Duties and responsibilities:

- Developed and implemented business strategies to boost requirements and managed 7 branches in Dubai & Sharjah Region with a team of 100+ employees, including Branch Managers, Area Managers, and BDMs in both Retail & Corporate Business.
- Monitored and directed performance by analyzing Branch performances (Performance management and Risk framework) and management information, visiting High Net worth Individuals and Corporate customers, and reviewing KPIs and performance (Sales Vs. Targets).
- Overseen operational activities through scheduled and unscheduled visits to Branches, reviewed Branch performances continuously, and conducted individual discussions with Branch managers to implement remedial actions.
- Managed end-to-end processes, including workforce planning, recruitment, performance management, and all people management, practices, and conducted performance evaluations & appraisals for the branch managers and department heads and submitted reports to the concerned department.
- Maintained and expanded branch customer base, assessed local market conditions, identified sales opportunities, and developed forecasts, financial objectives, and business plans.
- Monitored cash balances, reviewed daily reports, evaluated branch performance, and ensured proper documentation of cash discrepancies/variances.
- Monitored frontline staff, cashiers, and their cash drawers, verified teller drawers for any discrepancies, and motivated and trained new Front office associates.
- Ensured services provided are consistent with policies, service standards, and applicable laws and regulations of CBUAE through management of services and ongoing assessment and supervision of all customers and assigned staff.
- Developed, recommended, and implemented strategies to improve employee work quality and speed, monitored and reviewed operational performance aiding improved business strategy to maximize productivity, and reduced operations, costs, and headcounts to significantly increase department profitability.
- Liaised effectively with the Head office on all Branch requirements, oversaw facility maintenance and allocated needed resources to meet standards, handled negotiations with outside vendors and service agencies, and ensured better liquidity at the Head office through prompt and timely cash collections.
- Translated senior management directives into actionable front-line policies and implemented change with staff, liaised with management and assisted in the development of a strategic plan for operational activity, and submitted responses to operations-related audit reports and comments.

AREA MANAGER
UAE Exchange

Jan 2016 - Jan 2018 - Dubai and Sharjah, UAE

Duties and responsibilities:

- Controlled the complete Administrative & Business operations of a group of branches located in UAE and reported to the Zonal/Operations Head/Country Head –UAE.
- Developed Strategies and Implemented new Business Initiatives to boost Business requirements.
- Handled 10+ Branches in Dubai & Sharjah Region with a team of 150 + employees, Branch Managers, Sales teams both Retail & Corporate Business.
- Ensured that branches under the area are achieving the assigned financial and operational goals.
- Strategized and implemented new business Initiatives to boost the business requirement.
- Reviewed the branch performance continuously and Initiate actions wherever necessary to improve the performance of the Area/Branch.
- Interface discussions with Branch Heads to develop and implement remedial actions to overcome operational difficulties faced by the Branches.
- Expertise in streamlining processes for optimum operational efficiency in line with Central Bank & Internal regulation.
- Set up effective control systems to minimize and monitor operational risk areas.
- Ensured strict adherence to standard operating procedures and periodically reviewed areas for improvement.
- Implemented Customer-oriented service delivery systems in consultation with Business heads.
- Ensured that Premium quality of service is delivered at the branches and any grievance reports by the customer were handled effectively.
- Conducted quarterly performance appraisals of the Branch Heads and Team members.
- Manpower requirements for the branches were assessed and ensured that the branches are operating with optimum human resources to deliver the best results.
- Efforts were made to retain and constantly motivate the best-performing staff.

BRANCH MANAGER
UAE Exchange

Jan 1999 - Dec 2015 - Dubai, Sharjah and NE, UAE

Duties and responsibilities:

- Responsible for the achievement of branch financial and operational goals.
- Managed daily branch activities and ensured its operations are carried out effectively and efficiently and all safety control measures are strictly implemented & followed.
- Ensured all UAE Central Bank regulations and AML policies & procedures are strictly implemented in the daily operations of the branch and made sure that all the employee's knowledge is up to date and effective in compliance procedures, systems, and controls.
- Adhered to operational guidelines issued by Top Management and ensured the company's directives are followed in the planning and execution of all activities.
- Ensured all customer complaints are resolved/addressed within the given turnaround time and ensure that all customer feedback & suggestions are noted.
- Developed plans and operational strategies related to the branch with emphasis on Business, Marketing, Customer, Personnel & Security.
- Managed, maintained, and expanded branch customer base by conducting local store marketing, building rapport, and maintaining a cordial relationship with key customers.
- Recommended strategic plans and programs for acquiring new customers and increasing corporate customer registration. Planned and conducted periodic staff meetings to evaluate their performance.
- Monitored cash balances, reviewed daily reports, evaluated branch performance, and submitted a monthly activity report to the Regional Business Head.

CUSTOMER SERVICE EXECUTIVE

UAE Exchange

Jan 1999 - Dec 2015 - Abu Dhabi, UAE

Duties and responsibilities:

- Carry out the affairs of the branch in the absence of the Branch Manager. Supervised daily cash funding activities (AED and FC) of the branch. Ensured that the cash requirements of the branch are met, and all cash boxes are within the cash limits allowed.
- Ensured cash transfers & cashier closing procedures are always observed, cash tally sheets are accurate, cash ending balance tallies with the system & actual cash count tallies. Ensured that all customers are attended to well at the counters and queues are managed during rush hours.
- Ensured all policies & procedures related to cash transfers, cash movement from safe to cash cabins & cash entries in the vault register are always observed.
- Planned daily staff roster based on different shifts & rush hours and communicate the same to all staff. Assigned monthly targets for team members and monitor their performances.
- Applied proper KYC and due diligence for both corporate and individual customers daily.

PROFESSIONAL TRAINING & CERTIFICATES

- Emirate Bank Group: **Money Laundering & Counter Measures**
- KPMG: **Internal Quality Auditor Training Program**
- Right Attitude Success System LLC: **Leadership Management**
- Emirate Institute for Banking & Financial Service: **Anti-Money Laundering**
- Louis Allen International: **Management Program-System Approach**
- Intertek: **Quality Management System (QMS)**
- Crowe: **Anti-Bribery & Anti-Corruption**
- FERG: **Anti-Money Laundering**

ACADEMIC QUALIFICATIONS

- **Master of Business Administration (MBA)** – Marketing Management
Annamalai University

LANGUAGES

- English, Hindi, Urdu, Tamil, Malayalam

PASSPORT DETAILS

- **Passport Number:** V 7598301
- **Date of Expiry:** 27/08/2031
- **Nationality:** India

DRIVING LICENSE DETAILS

- Holding a valid UAE Driving license