



ABISHBABU BASHEER

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FINANCE EXECUTIVE

**Forex Operations | Sales Management | Customer Service
Management | AML & KYC | Cash Management | New Business
Development | Branch Operations Management | Complaints Resolutions**

Highly accomplished and motivated finance executive possessing a strong commitment to quality customer service coupled with superb communication skills. Builds customer loyalty by effectively resolving problems and quickly processing transactions with excellence in forex operations with high standards of leadership for customer service, team building and management. Expertise spans multiple industries and sectors, across domestic and international markets. Offers rare blend of **finance & accounting** leadership backed by **operations, sales, marketing and business development**. Coordinates effectively with cross-functional teams for the attainment of company goals. *Core competencies include:*

- Teller Operations
- Telex Transfers
- KYC
- Due Diligence
- AML Compliance Analysis
- Financial Statements & Reporting
- Debt / Corporate Restructuring
- WPS SIF Creation
- Business Forecasting
- Market & Growth Analyses
- Staff Management & Training
- Financial Analysis / Consulting

PROFESSIONAL EXPERIENCE

HADAF AL KHALEEJ COMMERCIAL SERVICES LLC (Mabeaat) - DUBAI

2020-Present

Direct sales agency of Standard chartered bank

Sales Team Leader

- Demonstrate leadership skills by extending timely support, guidance, and advice to subordinates and create team spirit among them to achieve maximum turnover and targeted sales.
- Conducting everyday team meetings to ensure that team members are up to date on product features and promotions.
- Develop and implement sales plans to expand customer's base and customer retention.
- Initiates and coordinates goals, targets and deadlines of the sales team.
- Assessing staff performance and provides training and coaching to ensure maximum efficiency.
- Identify opportunities of sales/business process improvements and recommend action plans.
- Daily tracking of the sales team's performance and preparation of individual sales operational reports.
- Ensure key customer satisfaction through high quality of customer service during the various stages of sales and after sales.
- Accountable of customer complaints and implementation of CHAP (Complaint Handling and Analysis process)

Foreign Currency Exchange Specialist cum Sales Consultant

- Buying and selling foreign currencies from customers according to the guidelines set by the operations department.
- Monitor daily ongoing market currency rate through various forex websites and decide buying and selling rate of each currency to attract new customers/retain existing customers ensuring maximum profitability for the company safeguarding customer service intact.
- Verify each teller's cash at the end of their duty and guide them to pay out surplus holding to duty cashier. Report embezzlement of cash, if any, to channel manager/concerned department immediately.
- Ensure compliance with security and audit procedures. Oversee AML compliance of daily transaction and keep in line with laws laid down by the UAE Central bank.
- Forecast daily currency requirements and offload excess currency position to Head office/other branches/other exchange houses.
- Ensure maximum capital rotation is made and no unwanted holding of cash eliminated at all cashier tills.
- Comply with AML rules, regulations and procedures of the Central bank at all times.
- Formulate business strategy according to the market conditions, market changes or available information.
- Strive towards reducing wait time and serve time by efficient processing of all transactions.
- Establish strong credibility with customers by providing accurate information to address concerns regarding their transactions and products of the company, resulting in achieving the highest rate of customer loyalty and retention.

Customer Service Teller cum Sales Consultant

- Operates a teller window by selling Telex Transfers, Demand Draft, Western Union and WPS transactions, National bond certifications, Credit card payment, Utility payment etc...
- Provide fast, excellent and error free service to customer in a very professional way. Handle cash Dirham's Currency only.
- Collect all supporting documents for the transaction conducted and arrange for keeping them files as per the uniform filing system and AML policies of the company.
- Resolve customer complaints independently wherever possible, or inform and follow up such complaints with customer service in Head office.
- Act as a compliance officer while conducting remittance and foreign exchange transactions and timely reporting of suspicious activity/transactions to AML team in line with company's policies and procedure.

Customer Service Adviser cum Remittance clerk

- Great and interact with customers and provide clear detailed information about products and services of the company.
- Handling customer complaints and address it to respective department, provide prompt reply with timely updates to customer in consultation with Branch Manager / Area Branch Manager.

- Guide and assign customers to designated counters according to their requirements and availability of free countries.
- Arrange meetings with cooperative clients give awareness and importance of WPS (Wage Protection System) and guide them to open WPS SIF accounts.
- Resolve customer complaints independently, wherever possible, or inform and follow up such complaints with customer service in Head Office.
- Act as a compliance officer while conducting remittance and foreign exchange transactions and timely reporting of suspicious activity /transactions to the AML team in line with company's policies and procedures.

EDUCATION AND CREDENTIALS

Bachelor of Commerce

University of Calicut – Kerala, India

Certifications:

AML-KYC Certification from Indian Institute of Banking and Finance (IIBF)

Trainings:

Wage Protection System (WPS) Training from Al Ansari Exchange LLC

Advanced Customer Service Training from Al Ansari Exchange LLC

Microsoft Word, Excel, Outlook, PowerPoint

Advanced Diploma in Manual and Computerized Accounting (Tally 6.3 & 7.2)

Recognitions:

Awarded by the Area Branch Manager of Al Ansari Exchange LLC as the best performer in the Northern Emirates Region.

Awarded by Al Ansari Exchange LLC on successful completion of 5 & 10 years period of job tenure.

DECLARATION

I authorize the verification of the above information and any other necessary enquiries that may be required to determine my stability for the employment. I hereby declare that the information furnished above is true to the best of my knowledge.

ABISHBABU BASHEER.