



# GAURAV ARORA

## Area Manager

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## SUMMARY

With over 13 years of experience in the global remittance industry and payment solutions. Proven track record of identifying and adopting emerging trends, addressing industry challenges and delivering innovative products and services that enhance customer satisfaction, loyalty and retention. Successfully managed multiple projects, teams and partnerships across diverse markets and cultures, while ensuring compliance with regulatory authorities.

## SKILLS

Good Communication · Team Leadership ·  
Problem Solving · Team Management ·  
Decision Making · Marketing Analysis ·  
Negotiation · Strategic Thinking ·  
Customer Satisfaction ·  
Business Relation Management · Sales ·  
Business Development

## ACHIEVEMENTS

Successfully achieved income and profit target for the Area during 2017-2019.

Manage to bring down yearly expenses for area by 5% in 2023- with negotiation skill.

## LANGUAGES

Hindi	Native	●●●●●
English	Proficient	●●●●●

## EXPERIENCE

### Area Manager

08/2015 - Present

#### EMIRATES INDIA INTERNATIONAL EXCHANGE

United Arab Emirates

- Key Responsibilities:-
  - Monitor smooth operations of the allocated branches, settle foreign currency rates on the daily basis and handle funding decisions for all the branches.
- Monitor sales targets of the allocated branches, support the team by adding new corporate and retail customers and ensure that the targets are achieved.
- Monitor & assess competitor strategies & its impact.
- Manage the productivity standards at the branches in order to maintain quality related aspects in terms of TAT and accuracy at the branch.
- Prepare, maintain, and periodically review business plans for the branches based on the target market, market size, competitor business growth and trends of industry growth with constant review of the branch performance/trend analysis and identify causes of non-movement of products if any.
- Identify potential areas for new branches and recommend to the top management
- Liaise with marketing team to create different campaigns and promotions for the branch to increase footfall and profitability
- Ensure compliance to the company AML policy by conducting regular compliance checks at branches.
- Perform pre-audit duties and handle the internal and external audits at the branches
- Lay down mechanism at branch to the effective resolution, documentation and follow up of customer concerns / complaints

### Branch Manager

08/2012 - 07/2015

#### EMIRATES INDIA INTERNATIONAL EXCHANGE

United Arab Emirates

- Key Responsibilities :
  - Ensuring given branch income targets are achieved.
  - Manage Foreign Currency and remittance business.
  - Handling corporate customers for their foreign exchange and remittance requirements
  - Keeping optimum stock of foreign currencies and anticipating future demands
  - Conducting awareness training about fake notes and detection for cashiers in the whole region
- Analyzing and updating competitive rates in the branch.
- Maintaining good relations with customers to ensure customer retention.
- Checking posting of accounts to respective heads under the rules & regulations of company law and tallying accordingly.
- Checking whether payments and receipts are done in accordance with guidelines of company law
- Checking the branch accounts at the end of the month and generating a report of the same

### Customer Service Officer

07/2010 - 08/2012

#### EMIRATES INDIA INTERNATIONAL EXCHANGE

United Arab Emirates

- Responsible for making global bank remittances/ instant remittances of customers.
- Responsible for cash funding and monitoring of stock at the branch
- Customer relations management (support to customer care)
- Prepare day end report to Branch manager
- Dealing and negotiating with foreign currency Sale & Purchase as of the demand
- Pooling the funds collected at a point of business and arranges it to fund to the bank
- Assisting Branch manager to make month end reports

## EDUCATION

### Bachelor of Business Administration

Sree Narayana Guru Institute of Science and Management, INDIA

### Certified Exchange Professional

FERG UAE