

# Mohammed Shafraz Habeeb Mohammed

Branch Manager



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📍 Sharjah, United Arab Emirates 📅 26/04/1992

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## OBJECTIVES

**Meticulous and solution- oriented professional with 9 years of experience in Leadership management Compliance management, Customer service, Corporate Documentation, Company policies and procedures & Project coordination, Recognized for strong understanding of laws and industry trends.**

**A compliance advisor skilled at advising on regulatory polices and procedures and compliance regulatory affairs, consistently providing improvement recommendations, up to date with the relevant industry regulations and guidelines while supporting managing & leading compliance monitoring programs for the firm.**

**Effective communicator with an inherent ability to build strong relationship across multiple Customers, distinguished for strong customer service orientation and professionalism**

## PROFESSIONAL OVERVIEW

- Breadth of experience spans significant work exposure in operational areas of exchange house such as foreign currency retail & wholesale purchase and sales, international transfers, western union, cash express and Travel card.
- Diligent in monitoring and fixing the daily exchange rates considering the market, cost, and profit margin for the branch; maintaining healthy business relations with counterparts or international financial institutions.
- Adept in identifying the prospective customer and engaging in persuasive rate negotiation with a view to generate high turnover levels and building-up the rapport to win the customer loyalty and repeated business.

## PROFESSIONAL EXPERIENCE

**BRANCH MANAGER, Al Ansari Exchange LLC**

01/2014 – present | Sharjah, United Arab Emirates

### Branch Operations:

- Assisting in Conceptualizing strategic and operational plans for the branch in harmony with the company's macro level plans and successful execution of the strategies and action plans.
- Aligning resources in line with the branch targets and performance estimates and implementing competent strategies for boosting business with a view to penetrate new accounts and expand existing ones for meeting pre-determined business objectives and target
- Fixing the daily exchange rates considering the market, cost and margin for the branch with accountability of counting, verifying, documenting all currencies both in and out of cash cage and change; counting and processing daily revenues as well as preparing cash summary report for each shift.

### FOREX Operations:

- Working on various significant operational areas of exchange house such as foreign currency retail and wholesale purchase and sales, international Telex transfers, Western Union and Cash express.
- Serving as a Head Foreign Currency & Remittance Teller and applying experience with all major foreign currencies and knowledge of market fluctuation on various foreign currencies followed by purchasing them at competitive rate to meet the daily demand of the branch
- Responsible for tallying FC and remittances on a daily basis at the closure of the branch as well as handling corporate transactions involving in the rate negotiation directly with the customers
- Monitoring high volume transactions in compliance with the anti-money laundering policy along with compliance with operational, security and control policies/procedures preventing fraud and protecting customer/organization assets and interests.

### Customer Relationship Management

- Supervising customer service operations for rendering and achieving quality services; providing first line customer support by answering queries & resolving their issues
- Building and strengthening relationships with key accounts; thereby ensuring high customer satisfaction by providing them with complete product support; ensuring customer satisfaction by achieving delivery & service quality norms
- Conceptualizing and implementing customer retention strategies by offering value added services, sales support services, etc. without compromising on company's profitability.

### Team Management:

- Monitoring, training & motivating the branch staff & ensuring quality deliverables as per company expectations; imparting on-the-job training for the team to continually perform and deliver exceptional business results.

- Efficient in leading overall Business Branch Operations by developed & implementing management decisions and strategies to achieve business & corporate goals while managing multi-national branch staff as a team and in different shifts for the smooth flow of business operations.
- Recognized proficiency in contributing towards improvement in operations, business growth and profit through achievements in finance management, transactions, and productivity /efficiency improvements.
- A high standard of personal integrity and decisiveness; growth oriented with proven results in expanding company's footprint and driving & achieving critical strategic goals; excellent communicator with highly nurtured interpersonal, analytical, and presentation skills.

### CERTIFICATES

**Certificate in Anti-Money Laundering Training**

**Certificate in Advanced Anti-Money Laundering Training** 

**National Bond Training Certificate**

**Certificate of Bravery**

Received Certificate of Bravery Award for the courage shown during times of duress

### SKILLS

**Leadership Skills,**

**Forex and Cash Management Skills** (Foreign Currency Retail & Wholesale Purchase and Sales, Business Development, Monitors application of AML policies, rules and procedures , Foreign Currency & Remittance, Analysis & Research.),

**Office Management Skills** (Branch Operations, Internal Departmental & Multi-National Branch Staff Coordination, Customer Service, Team Management, Organizational Service Delivery and Resources Management.),

**Problem-solving abilities, Analytical Skills, Computer Proficiency**

### LANGUAGES

English	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Tamil	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Malayalam	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Sinhala	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Hindi	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Arabic	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>

- Providing direction to the sales team for ensuring optimum performance and enhancing their professional and soft skills.

### Career Progression:

2022 : December - Promoted as Branch Manager.

2018 : September - Promoted as Assistant Branch Manager.

2016 : September - Promoted as Shift in Charge.

2014 : September - Promoted as Foreign Currency Cashier.


2014 : March - Promoted as Dirhams Cashier.

2014 : January - Joined Al Ansari Exchange as Remittance Clerk.

### PERSONAL STRENGTH

- Excellent knowledge of KYC procedures of individual and corporate customers
- Knowledge on Central Bank Standards
- Excellent communication skills with Multi Cultural Customers
- Multiple language speaking and writing skills including English, Tamil, Malayalam, Hindi, Sinhala & Arabic

### ACADEMIC & CREDENTIALS

**Master in Business Administration in Finance,**  
*Royal Business College of the United Kingdom*   
present | Oxford, United Kingdom

**Cloud Computing (Reading),** *Edureka*  
02/2023 – present | Bangalore, India

**Diploma in Computerized Accounting,**  
*London Business School*

**Association of Accounting Technician of Srilanka (AAT)**  
Colombo, Srilanka

### DECLARATION

I solemnly affirm and declare that the contents of my above bio-data are true and correct to the best of my knowledge.

