

# KHURRAM RAZA HUSSAIN



## PERSONAL DETAILS

- **Address**  
Pakistan
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- **Email:**  
[krhussain@gmail.com](mailto:krhussain@gmail.com)
- **Nationality**  
Pakistani
- **Marital Status**  
Bachelor
- **Driving License**  
UAE Driving License
- **Languages**  
English and Arabic  
Urdu, Punjabi, Hindi
- **Interests**  
“To be kind and helping to everyone and contribute peace and love in the society”

## Objective:

Looking for an opportunity within a corporate that provides me a platform where I can use best of me to produce maximum outputs to generate maximum revenue for the company. And where I can also grow my career to attain further heights.

## About:

Seasoned, Meticulous, Talented, Qualified and Result Oriented professional with experience of more than two decades in UAE and Pakistan. Well-exposed to all kinds of business activities gained from working locally and internationally in diverse fields. Demonstrated ability to work independently, multitask on several assignments, and meet strict deadlines. An articulate communicator with excellent analytical, organizational, problem solving, decision making, time management and IT skills with presentable personality and strong work ethics. Seeking a more challenging post to drive more productive improvements within the corporate for further career heights.

## Expertise:

- Teller and Forex Dealer
- Internal Controls Expert
- Customer Service Expert
- AML and Compliance Expert
- WPS and Non WPS Operations
- Cash Handling (Funding, CIT, FCs and ATM)
- Remittances Expert (Individual and Corporate)
- Relationship Management (Sales and Marketing)

## Professional Record

### Service Supervisor:

#### UAE Exchange Centre L.L.C

I am currently working with the very recognized financial institution “The UAE Exchange” as “Service Supervisor (Sales, Services and Branch Operations)” from January 2018 to till date. However my company is out of operations since June 2020. I was responsible for the given below tasks;

- Opening and Closing of the branch
- To assist BM in all kind of branch operations
- Monitoring and making staff roaster and shifts
- Monitor and take initiatives to achieve the targets

- Monitor and improve discipline and performance of the staff
- To make sure all the parameters of Customer Service are followed
- Customer Onboarding, Customer Satisfaction and Customer Retention
- Monitoring and solving all the inquiries relating to AML and Compliance
- Handling and solving the complaints over the counter, telephone and by emails
- To maintain and handling cash (FCs, CIT and Funding) as per branch requirements

## **Customer Service Expert:**

### **UAE Exchange Centre L.L.C**

I have worked with the very recognized financial institution “**The UAE Exchange**” as “**Customer Service Expert**” (**Sales, Services and Branch Operations**) from March **2013** to December **2017**. I was responsible for the given below tasks:

In addition to this being a Pakistani it was also my core responsibility to monitor and develop the business of Pakistan’s corridor and having strong relationship with the banks of Pakistan to cultivate the mutual business. To educate and encourage my co-staff to contribute vibrantly to my corridor’s business. Having positive and professional approach to handle issues and concerning matters to secure our business and relationships.

## **Role on the Job:**

- Teller and Forex Dealer
- Remittances (Send and Receive Money)
- Handling and Solving CMS (Complaints Management System)
- Cross Selling of Allied Products (RDA, GO Cash, National Bonds and etc.)
- AML and Compliance (KYC, CDD, EDD, Documents Screening, Transaction Screening and etc.)
- Opening of non-resident bank accounts (Roshan Digital Account, MLA, NRP, NRE and NRO)
- Promoting and monitoring COC (cash over the counter), IBFT, Flash Remittance, Third party TT arrangements.
- I can say it with pride that I am a pioneer of developing the products of Pakistani’s banks across the border. COC was struggling product when I started to promote it. I have not only promoted it but I have also educated my co-staff to promote it.
- I have contributed a remarkable business to all banks of Pakistan by using their products like (COC, Flash Transfer, IBFT, Third Party TT, Debit Card Remittance and opening of Roshan Digital Accounts)

## **Administrator and Accountant:**

I have been working with **M/S. Al Maghrib International Palace (L.L.C)**, Khalifa Street Al Ain (U.A.E) since, **1st July 2010 to February, 2013**.

**My responsibilities were as given below;**

- Operating Software ITailer
- Store and Inventory Control
- Correspondence with Banks
- Accounts Payable and Receivable
- Monitor all the Sales and Purchases
- Prepare Pay Rolls and Supplies Control
- Cash Handling and Front Desk Operation
- Talent hunting, Recruitment, Onboarding and trainings

## **Manager:**

**The Kashmir Continental Hotel (Pvt), Mirpur, AJK**

**(July 2006 to March 2010)**

I was responsible to manage and handle all the operations of the Hotel. And to make sure everything was running in smooth and progressive way to develop and retain the business and our esteemed customers are happy and satisfied.

## **Assistant Manager (Admin and Accounts):**

**(April 2003 to June 2006)**

I was responsible to assist the Manager in all kind of operations of the Hotel.

## **Teacher and Admin Officer:**

**(January 2001 to March 2003)**

**Al Shahbaz International Girls Academy Jakkar Jhelum**

I was responsible to teach all the classes and also perform administrative tasks and discipline of the academy.

## **Academic History:**

**University of the Punjab, Pakistan**

- B.Sc. (Maths, Statistics and Economics) (September, 2000)
- 3 Months Diploma of English as a foreign Language and IELTS 5.5 Bands
- 3 Months Diploma in I.T

## **Trainings and Courses:**

- Cashier and FC training
- Customer Relationship and Quality Service
- Anti-Bribery and Anti-Corruption (Global)
- Trade Based Money Laundering (Global)
- Allied Products Training and Du MNMI Training
- Sanctions (Global) and Fraud Prevention (Global)
- Operational Risk Management Essentials (Global)
- Information Security and Fraud Prevention (Global)
- Successfully completed five days induction training
- Anti-Bribery, Anti-Corruption (Global) and Financial Crime

- Anti-Money laundering and KYC (Know Your Customer) Training
- Introduction to Data Protection and Privacy and Information Security Awareness Course

## **Achievements:**

- Certificate of appreciation from UAE Exchange for excellent selling of Go Cash cards.
- Certificate of appreciation from Habib Bank Limited (Pakistan) for the excellent support.
- Certificate of appreciation from UAE Exchange for achieving the target in 2014 as runner up.
- Certificate of appreciation from UAE Exchange for maintaining the top position in Gold Card selling.
- I got the biggest achievement when company has given me a great fame and respect by putting my picture in all media. Actually the company celebrates its anniversary on 23 October every year. This time (23<sup>rd</sup> October, 2015) the management decided on 35<sup>th</sup> anniversary that select 35 top performers from approximately 3000 and put their pictures and videos in all media (printing and electronic) and I am one of those 35 top staff.
- I am also one of 10 staffs who have received the very best award of the company that is MOSE. MOSE means “**Model of Service Excellence**”.
- I have also scored **102 %** and **95%** score for my branch rated by mystery shopper that was a record.
- **CHASE** (Customer Happiness and Service Excellence) champion award for the year 2019.

## **References:**

Will be provided.