



ZUBAIDA ABDUL RAZAK

Financial Service Supervisor and Retail Sales

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An accomplished Customer Service Professional with proficiency in managing cash transactions and ensuring strict compliance with Central Bank regulations. Adept at overseeing high-quality service, Customer Relationship Management, and Branch Audit & Compliance. Holds certification in AML policies and has undergone additional training in Money Gram and Western Union. Demonstrates fluency in multiple languages and approaches tasks with a dynamic, flexible, and results-oriented mindset.

Professional Highlights:

- Experienced Customer Service Professional:
 - Proven track record as Branch Incharge, managing cash and customer transactions.
 - Demonstrated commitment to ethical conduct and adherence to Central Bank procedures.
- Comprehensive Transaction Management:
 - Oversight of high-quality service, Customer Relationship Management, and Branch Audit & Compliance.
 - Approval authority for cash transactions above teller limits, ensuring accuracy and adherence to protocols.
- Versatile Customer Service Representative:
 - Extensive experience handling various transactions, including Demand Drafts, Wire Transfers, and third-party services such as Money Gram and Western Union.
 - Proficient in managing Inward and Outward payments, credit card transactions, and complaint resolution.

Professional Experience:

1. Branch Incharge/Service Supervisor, Al Fardan Exchange - Sharjah (2008 – Till date)

- Led branch staff and managed branch operations during the Branch Manager's absence, ensuring smooth functioning of daily activities.
- Assisted Branch Manager in implementing internal controls, Anti-Money Laundering (AML) measures, and risk controls to uphold regulatory compliance.
- Responsible for distribution & collection of local & FCY to FLAs/Tellers in the branch.
- Disbursed excess cash and maintained appropriate cash inventory (FCY & LCY) as per business requirements.
- Performed promotional activities in the branch for products & services. Visited nearby customers for marketing purposes in achieving branch transaction target.
- Receive/issue cash involve transactions like remittance, foreign currency exchange, WPS, Demand draft, TT, and value-added services transactional payments etc.
- Conducted teller transactions including remittance, foreign currency exchange, and processing of all other cash instruments.
- Conducted surprise cash verification on cashiers.

- Maintained the safety and security of cash by serving as custodian of the cash safe vault, ensuring adherence to established protocols and procedures.
- Responsible for safeguarding and managing the branch's cash holdings within the safe vault, maintaining meticulous records of cash transactions and ensuring continuous reconciliation and tallying of cash balances.
- Managed the distribution and collection of local and foreign currency to Front Line Associates (FLAs) and tellers, optimizing cash inventory levels to meet business demands.
- Facilitated various cash transactions including remittance, foreign currency exchange, Wage Protection System (WPS), demand draft, telegraphic transfer (TT), and other value-added services, ensuring accuracy and adherence to regulatory requirements.
- Supervised Business Development and Due Diligence Officers (BDDOs) in the absence of the Branch Manager, overseeing branch operations and ensuring compliance with internal policies and procedures.
- Reviewed and validated reports submitted by BDDOs, providing constructive feedback and recommendations for improvement.
- Executed remittance, foreign currency exchange, and other value-added product and service transactions, ensuring efficient cash handling and customer satisfaction.
- Generated end-of-day reports and maintained daily and weekly sales records, contributing to the branch's operational efficiency and performance tracking.

2. Customer Service Representative - Al Fardan Exchange – Sharjah (2003 – 2008)

- Versatile Transaction Management: Exhibited versatility in handling diverse transactions, including Demand Drafts, Wire Transfers, and third-party services such as Money Gram and Western Union.
- Efficient Complaint Resolution: Adeptly managed Inward and Outward payments, credit card transactions, and customer complaints, ensuring accurate and timely resolution.
- Customer-Centric Approach: Maintained a strong focus on customer service orientation and accuracy in all interactions.

Training and Certification Accomplishments:

- **Certified AML Professional:** Attained certification in AML policy and procedures from the U.A.E Central Bank, Abu Dhabi.
- **Specialized Coursework:** Successfully completed courses in Money Gram, Western Union, National Bonds & Mashreq Millionaire, enhancing expertise in financial services.
- **In-House Training Excellence:** Participated in in-house training programs covering bank credit policies, consumer banking, customer care, e-banking, and personality development, contributing to a well-rounded skill set.

Qualification:

- B.Com (Finance)
- Higher Secondary Education (CBSE)

Computer Skills:

- Microsoft (Windows 98, 2000, & XP).
- Microsoft Office (Excel, Word, PowerPoint, Access).

Personal details:

Date of Birth	:	28-01-1980
Nationality	:	Indian
Religion	:	Islam
Marital Status	:	Married
Languages	:	Arabic, English, Hindi, Kannada and Malayalam
Visa Status	:	Residence (Husband Visa)

Reference: On Request