



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

Excellence Award for heading and executing process digitization and Software Migration program in the company.

Rated as consistent Best performer in annual appraisals, felicitated in company annual event.

4 Spot Awards across tenure for displaying exceptional customer-centricity and leading flawless branch audits.

LANGUAGES

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

EXPERIENCE

Area Manager

08/2015 - Present

Emirates India International Exchange

United Arab Emirates

- Heading 15 branches to deliver AED 12 Million annual turnover in 2022 through Finance & Exchange operations.
- Led business planning, branch growth & finance operations in collaboration with senior leadership to manage area performance & achieve top & bottom-line growth plans.
- Devised Annual Business plan for Area branches basis target market, customer insights, industry trends & competitor performance.
- Settled foreign currency rates & handled funding decisions on daily basis, monitored performance metric for all branches.
- Centrally developed branch-monitor dashboard covering key metrics like sales, profitability, regulatory, administrative and compliance, expenses for quick performance snapshot.
- 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.
- Conducted weekly review meetings with branch managers to identify areas of improvement & manage transactional issues.
- Identified potential market expansion opportunities through new branches & created business case for leadership.
- Liaise with marketing team to create different campaigns and promotions for the branch to increase footfall and profitability.
- Increased accounting accuracy to 100% by improving exchange's software attributes with IT team. Integrated automated prompts for customer background details like Emirates ID and emigration information to minimize human errors.
- Conducted leadership trainings & summits for top-performers to boost employee motivations and develop future leader.
- Lay down mechanism at branch to the effective resolution, documentation and follow up of customer concerns / complaints
- Trained and certified for talent acquisition at Emirates Exchange; conducted multiple interviews and hirings.

Area Compliance Officer (Additional Responsibility)

2017 - Present

Emirates India International Exchange

United Arab Emirates

- Fake Currency Detection: Created digital interventions for identifying and addressing fake-currency risks. Conducted trainings for junior-staff and cashiers for fake-note detection.
- 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 in the company.

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

EXPERIENCE

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

Anti-money Laundering/CFT Compliance and Fraud Prevention Certification.

MoneyGram International Inc