

Md Farhad

👤 Profile

Driven professional with experience in financial operations and strategic planning. Demonstrated the ability to effectively monitor financial performance and provide sound financial guidance to executive teams. Skilled in developing budgets and financial forecasts, as well as overseeing financial reporting, accounts payable/receivable, and payroll. Possesses excellent problem-solving, communication, and leadership skills. Resourceful manager offering a history of success in coordinating and monitoring operations across various departments. An effective leader and problem solver is dedicated to streamlining operations to decrease costs and promote organizational efficiency. Highly committed with a hardworking mentality to maintain the quality of services and products.

Details

+971 54 565 7888

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Languages

English

Arabic

Hindi

Bengoli

📁 Employment History

Branch Manager at Al Fardan Exchange, Al Ain

April 2013 — Present

As a Branch Manager in Financial House, I am responsible for overseeing the daily operations of the branch, ensuring efficient and effective customer service, and driving business growth. Leading a team of banking professionals, manage the branch's financial performance, and uphold compliance with regulatory standards. This role requires strong leadership, strategic decision-making, and the ability to foster a customer-centric culture within the branch.

Achievements:

- Recommended management that the branch be relocated to a prime location in order to improve visibility and accessibility and draw in new clients . (2014-05)
- Based on my outstanding communication abilities, *I was the only manager chosen from Al Ain area to attend the Service Leadership Workshop facilitated by Ron Kaufman.(2016-03)*
- Reached out consistently to potential customers in the area, thereby building relationships and promoting our products and services, which helped the branch to achieve its KPI. *Received recognition as the top Branch In-Charge for the third quarter of 2017 in the area of Al Ain.*
- Increased customer retention rate by setting a daily target for my team of 11 employees to contact 30 customers. Introducing a strategy of reaching out to inactive customers resulted in improved business performance and *earned me the title of Best Branch In-Charge for the second Quarter of 2018 in Al Ain Region.*

- I received a certificate of appreciation for my dedication and successful achievement of the set target and operation, *leading me to be recognized as the top Branch In-Charge for the second quarter of 2019*
- Due to my exceptional communication skills, I was chosen to train, educate, and lead UAE employees, *resulting in me being awarded a Certificate of Recognition for educating and leading UAE Nationals, in the Al Ain area (2020-02)*
- For my committed service in helping to achieve our mission and contribute to the success of the Alfa Premier League, *I was given a Certificate of Appreciation (2021-11)*

Key Responsibilities:

- **Team Leadership:** Lead, coach, and mentor a team of banking professionals, providing guidance, support, and training to ensure high performance and a positive work environment.
- **Customer Service Excellence:** Foster a culture of exceptional customer service within the branch, ensuring that customer needs are met promptly and effectively, and maintaining high levels of customer satisfaction.
- **Business Development:** Drive business growth by identifying opportunities to acquire new customers, cross-sell banking products and services, and build strong relationships within the local community.
- **Financial Management:** Manage the branch's financial performance, including monitoring deposits, controlling operating expenses, and meeting revenue targets.
- **Compliance and Risk Management:** Ensure that the branch operates in compliance with all banking regulations, policies, and procedures, and that risk management practices are effectively implemented.
- **Operations Management:** Oversee all operational aspects of the branch, including cash management, transaction processing, security protocols, and maintenance of branch facilities.

Customer Relationships Officer - Al Fardan Exchange

- **Relationship Management:** Develop and maintain strong, long-term relationships with customers through regular communication and engagement.
- **CRM Systems Management:** Utilize customer relationship management (CRM) systems to record and track customer interactions, feedback, and preferences.
- **Retention and Growth:** Contribute to customer retention efforts through proactive outreach, personalized communications, and tailored solutions to address customer needs.

2009 - 2013 - Chief Teller -Al Fardan Exchange

- **Currency Exchange Services:** Process foreign currency exchanges for customers, including buying and selling foreign currencies at the bank's exchange rates.

- **Customer Assistance:** Provide information and guidance to customers regarding foreign currency exchange rates, available currency denominations, and any associated fees or charges.
- **Currency Inventory Management:** Maintain adequate inventory of foreign currencies and monitor currency stock levels to ensure availability. Conduct regular audits and reconciliations of foreign currency holdings to ensure accuracy and completeness.

2005-2009 - Customer Service Executive - Al Fardan Exchange

- **Customer Interaction:** Engage with customers in a professional, courteous manner through various channels such as in-person meetings, phone calls, emails, and live chat to address their inquiries, provide guidance on banking procedures, and assist with problem resolution.
- **Relationship Building:** Foster strong relationships with customers by understanding their individual needs, proactively offering suitable banking products and services, and providing personalized support to meet their financial goals.
- **Product Knowledge:** Maintain up-to-date knowledge of our bank's products and services, including accounts, loans, credit cards, and digital banking platforms, in order to effectively advise customers and promote relevant offerings.

🎓 Education

MBA - Human Resources Management System , Jaipur National University - Dubai, Dubai

August 2020

BBA - Human Resource Management, Albedo School of Business Management, Dubai

March 2017

★ Personal Details

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