

Muhammad Haris

Branch Supervisor | Branch Compliance Officer | Arabic Trainer

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OBJECTIVE

Having excellent Arabic and multi-language skills, ready to lead productively in any department or atmosphere within an organization, along with leading, coaching and collaborative skills, and aspiring to develop quality workforce and contribute added value to the organization's overall goals.

EXPERIENCE

THINKBIZ MANAGEMENT CONSULTANCIES – UAE

September 2024 to date

Manager Operations

- Oversee daily operations and ensure smooth workflow across accounting, bookkeeping, tax, and audit departments.
- Allocate resources (staff, technology, budget) effectively across different projects and departments.
- Establish and maintain quality control standards for all services offered by the firm.
- Regular reviews of work performed by team members to ensure accuracy and adherence to professional standards.
- Delegate tasks effectively, monitor progress, and provide timely feedback to all the clients.
- Identify training needs for team members and implement training programs to enhance their skills and knowledge.
- Serve as the primary point of contact for clients on operational matters.
- Communicate effectively with clients, address their concerns, and build strong relationships.
- Oversee the onboarding process for new clients, ensuring smooth integration into the firm's systems and procedures.
- Evaluate and implement new accounting software, tools, and technologies to improve efficiency and productivity.
- Ensure that all technology systems are functioning properly and are secure.
- Develop and implement strategies to attract new clients.
- Foster a collaborative and productive work environment.
- Adhere to companies AML / CFT policies and procedures.

AL FARDAN EXCHANGE – UAE

Jan 2016 – August 2024

Branch Supervisor | Branch Compliance Officer

- Ensure counters are operational to support business requirements, while keeping one staff in lobby for best services
- Achieve minimum 'Wait' time and 'Serve' time and aim for reducing the TAT
- Ensure that the Branch targets are achieved in accordance with the Company's Business AOP Plan.
- Ensure the implementation of appropriate action plans for all KPIs where sales targets are not being achieved.
- Ground marketing activities to increase the branch business targeting Individual, Corporate, WPS customers.
- Continuous rate update and follow up with HNI & Corporate customers to increase remittance volume for the branch
- Inform all the customers about FCY and offer best rate, also transferring Non-moving FCY to CCM.
- Call and follow up with the Inactive Corporate customers as well as follow up with present leads for onboarding.
- Acquire new WPS registrations by offering bundle packages.
- Run internal business drives by giving specific target for all the staffs to increase revenue of the branch.
- Ensure Customer Complaints/Feedback are addressed as per Company norms, and resolve Queries on time.
- Solicit referrals and initiate cross-selling opportunities to existing customers for all the products.

- Ensure rates for branch are determined and monitored to ensure optimal profit margins and customer satisfaction.
- Prepare periodic, report on Competition Analysis and take appropriate action to improve the business.
- Handle Foreign Currency, Remittances, and other customer transactions as per company policies & procedures.
- Responsible for security of financial instruments such as Drafts, Cheques and Prepaid Cards.
- Exercise due diligence in processes related to customer transactions, internal control processes, AML Compliance, and KYC for all customer transactions to ensure risk mitigation.
- Provide necessary training to staff on areas such as Anti Money Laundering and Customer Data Protection.
- Liaise with internal compliance department to ensure company's AML / CFT policies & procedures are followed.
- Monitor cashiers' performance and take necessary action to improve their performance.

BANK AL HABIB LTD – PAKISTAN

June 2011 – October 2014

Branch Floor In-charge

- Ensure smooth functioning of all departments, including customer service, lending, deposits, and operations.
- Supervise team performance, provide training and development, and address employee concerns.
- Achieve sales targets, identify new business opportunities, and expand customer base.
- Resolve customer complaints, ensure excellent service quality, and build strong customer relationships.
- Adhere to all banking regulations, policies, and procedures.
- Monitor budgets, control expenses, and prepare financial reports.
- Implement security measures to protect assets and customer information.
- Keep up to dates of changes in banking regulations, products, and services.
- Contribute to the development and implementation of branch goals and objectives.
- Conduct branch yearly closing and provide complete assistance in bank audits.

PRO-TECH TRADE SERVICE – PAKISTAN

2007 – 2008

Accounts Officer

- Maintain accurate financial records, process invoices, receipts, and other financial documents.
- Reconcile bank accounts and prepare bank reconciliations, while handling bank related works.
- Manage accounts payable and receivable.
- Assist to generate financial statements such as income statements, balance sheets, and cash flow statements.
- Assist with budgeting and forecasting and track actual performance against these plans.
- Ensure compliance with tax laws, prepare and file tax returns, assist with audits.
- Prepare necessary documentation for audits conducted by internal or external auditors.
- Assist other departments with financial-related inquiries.
- Maintain confidentiality of financial information.

EDUCATION

Bachelors of Commerce - Pakistan (Degree Attested – MOFA UAE)

CERTIFICATION

- ISO 9001:2015 Lead Auditor – CQI-IRCA – UK
- ISO 14001:2015 Lead Auditor – CQI-IRCA – UK
- COSHH Manager Certification – UK
- NEBOSH IGC – UK
- IOSH MS – UK

- Record Keeping Files Management – KBR Kuwait
- Time Management – KBR Kuwait
- Peak 2 Foundation – MS OFFICE - Pakistan
- Peak 2 Hardware – Computer Hardware - Pakistan

AWARDS

- Best Employee 2nd Qtr. 2019 – Al Fardan Exchange.
- KBR – IT Dept.
- KBR – Medical Dept.

LANGUAGE SKILLS

Arabic – Excellent
English – Excellent
Urdu – Native
Hindi – Good

INTERPERSONAL SKILLS

- Tech-friendly – Experienced in MIS
- Conceptual and Analytical skills
- Effective Problem Solving
- Leadership Skills
- Good Interpersonal Skills
- Excellent multilingual skills

PROJECTS COMPLETED

- Anti-Money Laundering (AML) Compliance Enhancement Project in Alfardan Exchange
- Customer Onboarding Process Improvement Project in Alfardan Exchange
- Customer Complaint Resolution Project in Alfardan Exchange
- Branch Risk Assessment and Mitigation Project in Alfardan Exchange
- Customer Service Enhancement Project in Bank AL Habib Ltd
- Branch Efficiency Improvement Project in Bank AL Habib Ltd
- Cross-Selling and Upselling Campaign in Bank AL Habib Ltd
- Branch Security Audit and Enhancement Project in Bank AL Habib Ltd

DECLARATION

I hereby declare that all the above details are true to the best of my Knowledge, and if needed any reference, it will be available on demand.