

# SHABBIR YOUSUF ALI

## CONTACT



Dubai, UAE



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## SKILLS

- Team Leadership & Collaboration.
- Multitasking & Prioritization.
- Time Management & Efficiency.
- Excellent Communication Skills.
- Interpersonal Skills & Relationship Building.
- Goal-Oriented & Results-Driven.
- Problem-Solving & Decision-Making.
- Conflict Resolution & Negotiation.
- AML/CFT Compliance & Regulatory Knowledge.
- Risk Management & Mitigation.
- Engagement with Regulatory Examiners & Auditors.
- Treasury & Funds Management.
- Financial Reporting & Analysis.

## CERTIFICATIONS

- ACAMS - USA (Certified Anti-Money Laundering Specialist - CAMLS), Completed
- ACAMS - USA (Certified Global Sanctions Specialist - CGSS), In progress.
- Different short Courses/Certifications during the Period of association with EY.
- AML & CFT Compliance Training.
- Risk Management in Banking & Financial Services.
- Treasury Management Certification.

## LANGUAGES

English:

Urdu:

Gujarati:

Accomplished and highly strategic professional with 29 years of transformative experience in operations management, team building, brand development, and business growth. Proven expertise in driving operational efficiency, spearheading business reengineering initiatives, and executing large-scale financial restructurings that deliver measurable results. A relentless achiever with a history of accelerating company growth, identifying high-impact opportunities, and leading cross-functional teams to exceed ambitious targets. Recognized for exceptional leadership, strategic foresight, and the ability to execute complex initiatives under pressure. Ready to leverage my deep industry knowledge and leadership skills to propel your organization to new heights as Operations Manager.

## EXPERIENCE

November 2022 - December 2024

**Risk Management & Internal Audit Functions** *Yase Exchange, Dubai, UAE*

- Established and administered effective risk management strategies.
- Conducted assessments of various risks related to foreign exchange activities encompassing market, credit, operational, liquidity, and compliance concerns.
- Designed frameworks meeting both regulatory and industry standards.
- Oversaw risk management for currency fluctuations and geopolitical instability.
- Designed operational risk frameworks and internal controls (e.g., fraud prevention, transaction monitoring).
- Enhanced operational workflows to reduce risk exposure.
- Ensured compliance with UAE Central Bank, FATF, and international financial reporting standards (IFRS).
- Conducted regular compliance assessments and audits.
- Delivered risk management reports to senior management, the owner, and regulatory bodies.
- Collaborated with internal and external auditors and regulators to ensure transparency and alignment with industry standards.
- Engaged with external auditors to provide assistance and information during annual audits.
- Evaluated internal controls in areas like customer onboarding, transaction processing, and system security.
- Managed fraud risk, reviewed anomalies, and implemented fraud prevention measures.
- Developed and maintained fraud risk management framework and employee training.
- Conducted staff trainings on AML/CFT, Risk management, Fraud Prevention, Counterfeit Currency Detection & Reporting, and other key areas.

December 2021 - June 2022

**Senior Consultant/Supervisor (Business Consultant)** *EY - FORD RHODES, Karachi, Sindh*

- Created and maintained positive working relationships that maximized effectiveness during engagement

## REFERENCES

Mustafa Yousuf Ali, Business  
Owner/Manager Younger Brother,  
00971558278751,  
mustafa@rslogisticsme.com

## WATCHING SPORTS (CRICKET, HOKEY, FOOTBALL, ETC.

- Passionate about sports, with a particular focus on **Cricket, Field Hockey, and Football**.
- Avid viewer of **National Geographic** programs, with a keen interest in documentaries related to nature, wildlife, and global cultures, which fosters curiosity and a deeper understanding of the world.
- Actively follow **current affairs** and global news, staying informed on political, economic, and social developments, which enhances awareness and critical thinking on global issues.

- Performed detailed assessments to identify root challenges and compile summary of gaps and opportunities
- Facilitated collaboration with horizontal teams to realize and deliver consulting projects
- Informed customers of key initiatives, meeting expectations and requirements
- Bridged relationships between customers and internal teams, promoting flawless service
- Liaised with business leaders and subject matter experts to conduct needs analysis and curate content

January 2020 - August 2020

**General Manager Al Dhahery Money Exchange Company, Dubai, Dubai**

- Managed company assets by maintaining clean and fully equipped establishments with properly working equipment
- Established and maintained proactive human resource functions, complying with labor regulations
- Prepared financial reports, clearly explaining operational effectiveness, trends and variances
- Maintained product and service quality standards by conducting ongoing evaluations and investigating complaints
- Established employee development plan, setting clear expectations for team members
- Managed profit goals against budget and prior year, keeping controllable costs within budget

February 2009 - January 2020

**Senior Manager/Branch Head/Back Office Operations Index Exchange LLC. (Formerly Habib Exchange Co. L, Abu Dhabi / Dubai / Sharjah)**

- Communicated and implemented new ideas and strategies to improve sales, marketing, and staff development
- Oversaw treasury functions and dealing with foreign and local correspondent banks, financial institutions, and funds allocation
- Oversaw and managed whole sale bank notes dealing with foreign correspondent, settlement, documentations, preparation of reports for higher management
- Handled cash transactions involving foreign currencies with local exchange companies and banks.
- Established retail and commercial business through expansion, retention, and development strategies.
- Administer cross-border payment workflows.
- Implemented corporate culture through reinforcement of quality service and teamwork
- Oversaw individual accountability for cash handling
- Stayed abreast of products and services, promotions and other company initiatives
- Enforced branch compliance (KYC, CDD, EDD, KYCC, & AML/CFT/PF) for regulatory and audit requirements
- Reviewed employee job performance and contribution during performance appraisal
- Established and maintained relationships with individual and corporate business customers and provided assistance with problems these customers may encounter
- Planned, directed and coordinated risk mitigating tools to control risks and losses
- Apprised executive management of branch activities

April 2004 - January 2009

**Senior Officer Habib Metropolitan Bank (Sub: Habib Bank AG Zurich), Karachi, Pakistan**

- Processed incoming and outgoing foreign remittances.

- Foreign Currencies Account (Individuals, partnership, Corporates, Private Limited & Public Limited Companies) Opening officer.
- Created or maintained database of customer accounts.
- Secured Senior Management approval for special interest rates for valued customers.
- Coordinated to project of centralization process of account opening, issuance of ATM cards, and cheque books.
- Oversaw and ensured branch compliance (KYC, CDD, EDD, and AML / CFT) with the Prudential Regulation and Foreign Exchange Regulation issued by State bank of Pakistan (SBP)
- SSC / DSC AND FEBC encashment, claim from and reporting to SBP
- Handled interactions and requirements from multiple auditing bodies.
- Record keeping and management.

December 1995 - January 2004

**Senior Supervisor *Habib Exchange Co. L.L.C.*, Dubai, Dubai**

- Managed to deal foreign currencies with our branches and other exchange companies and banks
- Managed to handle foreign currency remittances (Inward & Outward)
- Oversaw and managed cash foreign and local currencies handling and balancing
- Facilitated month-end closing processes, invoicing and journal entries
- Addressed and resolved client or customer inquiries to foster superior standards of service

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## EDUCATION

11/1993

**Master Of Science (M.Sc.) Chemistry**

**University of Karachi, Karachi, Sindh**

08/1992

**Bachelor Of Science (B.Sc.)**

**University of Karachi, Karachi, Sindh**

05/2008

**Master Of Business Administration (M.B.A.) Banking & Finance**

**Mohammad Ali Jinnah UniversityCo, Karachi, Sindh**

- Completed MBA with a 3.4 GPA.
- Specialization: **Banking & Finance (International Finance)**  
Focus Areas: **Financial Analysis, Risk Management, International Financial Markets, Corporate Finance, Investment Strategies, and Global Banking Regulations.**