

# Muhammad Haris

Branch Supervisor | Compliance | Arabic Speaker

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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

Branch Supervisor | Compliance

- 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.
- 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.
- Oversee the onboarding process for new clients, ensuring smooth integration into the firm's systems and procedures.
- Develop and implement strategies to attract new clients.
- Adhere to companies AML / CFT policies and procedures.

### AL FARDAN EXCHANGE – UAE

Jan 2016 – August 2024

Branch Supervisor | Compliance

- Ensure counters are operational to support business requirements, while keeping one staff in lobby to enhance 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 with best rate, and transferring Non-moving FCY to CCM to boost FCY revenue.
- Acquire new WPS registrations by offering bundle packages to attract more footfall to the branch.
- 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.
- 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.
- 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 encourage them to do cross selling of all Products & Services including NBC.
- Provide exceptional customer service by promptly and courteously addressing customer inquiries, resolving issues, and building strong relationships including excellent Arabic communication with Arabic clients.

- Possess in-depth knowledge of foreign exchange rates, regulations, and procedures to advise customers and ensure accurate transactions.
- Conduct daily cash reconciliations to ensure accuracy and identify any discrepancies by EOD.
- Generate EOD report and Compliance report while following company's Internal Controls & AML/CFT policies and procedures.
- Arrange staff duty roster according to branch business requirements to keep maximum staff during rush hours.

#### **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.
- 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.

### **COMPLIANCE ENGAGEMENT**

- Maintain AML/CFT policies and procedures in line with applicable regulations and best practices.
- Conduct risk assessments to identify and mitigate CFT risks.
- Implement and monitor customer due diligence (CDD) and enhanced due diligence (EDD) procedures.
- Screen customers and transactions against relevant sanctions lists and other watch lists.
- File suspicious activity reports (SARs) to the relevant authorities when necessary.
- Conduct ongoing monitoring of customer relationships and transactions for suspicious activity.
- Train staff on AML/CFT regulations, policies, and procedures.
- Maintain accurate and up-to-date records of all AML/CFT related activities.
- Advise management on AML/CFT related issues and developments.
- Cooperate with law enforcement and regulatory authorities on AML/CFT investigations.
- Stay informed of changes in AML/CFT regulations and best practices.
- Ensure compliance with all applicable laws and regulations related to anti-money laundering AML/CFT.

## 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
- NEBOSH IGC – UK
- IOSH MS – UK
- Record Keeping Files Management and Time Management – KBR Kuwait
- MS Office / Computer Hardware – Peak Solutions – Pakistan

## AWARDS

- Best Employee 2<sup>nd</sup> Qtr. 2019 – Al Fardan Exchange.
- Best Employee of the month – IT Dept. and Medical Dept. – KBR Kuwait

## ACHIEVEMENTS

- Best Employee 2<sup>nd</sup> Qtr. 2019 – Al Fardan Exchange for achieving overall 100% AOP 6-month target.
- Employee of the Western Region for selling highest deal of National Bond in NBC sell big win big campaign.
- Topper of Pakistan Corridor in Western Region after increasing BR. PKR counts from 700 to 1600.
- Best sales staff of the branch for selling highest number of Travelez Cards - Classic & Platinum.
- WPS Hunter of the month for bringing 14 WPS on board in WPS Hunting and Conversion Campaign.
- COO – Best Bilingual Customer Service Staff of the branch for giving best services including Arabic customers.

## LANGUAGE SKILLS

Arabic – Excellent

English – Excellent

Urdu – Native

## INTERPERSONAL SKILLS

- Tech-friendly – Experienced in MIS
- Conceptual and Analytical skills
- Effective Problem Solving skills
- Leadership 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