



Umer Azad

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Profile

Results-driven Financial Services Specialist and Finance Executive with 2+ years of expertise in customer service, backend operations, and financial transactions. Gained through experience in the UAE. Holds a Bachelor's degree in Commerce and Finance, complemented by a proven track record of fostering strong client relationships and resolving complex inquiries while ensuring operational efficiency. Adept at cash handling, deposits, withdrawals, and currency exchange with 100% accuracy. Spearheaded the success of a newly launched branch by attracting a record number of customers through strategic marketing and exceptional service. Demonstrated expertise in multitasking across both front-end and backend roles, with a passion for problem-solving. Known for flexibility, and delivering solutions outside the box.

Skills

Cash Handling

Leadership

AML Procedures

Typing Speed: 50+ WPM

Client Relationship Management

Ms office

Multitasking

Graphic designing

Advanced MS Office

Marketing

Bookkeeping

Adobe software's

Work Experience

APRIL 2023- APRIL 2025
(Present)

Customer Service & Teller Branch Accountant

Deniba International Exchange (Dubai/Sharjah, UAE).

- Managed daily financial transactions (remittance, cash handling, deposits, withdrawals, foreign currency exchange) with 100% accuracy as a WPS specialist, utilizing strong marketing skills to boost customer engagement and ensure compliance.
- Prepared and submitted daily financial reports to management, ensuring adherence to accounting standards and regulatory requirements.
- AML Compliance: Monitored and reported suspicious transactions to support anti-money laundering (AML) initiatives, enhancing branch security.
- Built long-term client relationships through exceptional service and rapport-building, driving a 20% increase in customer retention.
- Spearheaded marketing efforts to attract new customers, contributing to a 25% growth in the client base through strategic outreach and personalized solutions.
- Processed cash payments, facilitated foreign currency exchange, and maintained payment/receipt records, ensuring seamless financial operations.
- Provided "out-of-the-box" business growth solutions, including innovative marketing strategies and customer engagement initiatives.
- Ensured strict compliance with company SOPs for record control, including customer agreements and financial documentation, achieving 100% audit readiness.
- Resolved complex customer issues with patience and problem-solving skills, fostering trust and loyalty.

Key Achievements

- Increased branch customer base by 30% through door-to-door marketing, WPS company outreach, and innovative online platform strategies.
- Built long-term, loyal customer relationships through exceptional service and effective communication, achieving the highest remittance volume in the year.

Freelance Graphic Designer *(Fiverr (Self-Employed) 2020 to 2023*

- Designed high-quality infographics, brochures, banners, social media posts, charts, and graphs for clients worldwide, delivering tailored solutions to meet their needs.
- Achieved top-rated customer satisfaction by consistently exceeding client expectations and delivering projects on time.
- Collaborated with diverse international clients, enhancing communication and project management skills while building a strong portfolio of creative work

Education

8/ 2017– 2021	Bachelor of Science in Commerce (BS Commerce) – Equivalent to M.Com Ponch University, Rawalakot, Kashmir, Pak
	Higher Secondary School Certificate (HSSC) & (SSC) Mirpur Board of Education, Azad Jammu & Kashmir

Certifications

2024	AML Compliance Training Deniba International Exchange
2019-2020	Graphic Designing Expert Certification (Adobe)

Languages

English, Urdu, Hindi