



SHABIN SHAIN
SAINULABDEEN



Dubai, UAE



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CORE
COMPETENCIES

- Attention to detail
- Cold calling and Warm calling
- Compliance, Banking laws, and Regulations
- Fraud Detection proficiency
- Transaction processing accuracy
- Cash Counting
- Banking
- Relationship building
- Cash Handling and Management
- Business Development
- Customer Service Skill
- Problem Solving
- Decision-making Skill
- Risk Handling
- Cross selling and Upselling
- Communication
- Mentor, Influencer and Negotiator
- Focused and centered in deadlines
- Team work and Collaboration
- Emotional intelligence
- Information management
- Time management

PERSONAL PROFILE

- A highly motivated, organized and driven professional with MBA in Finance and Marketing from TIM and 10 years' of progressive experience in Banking, Foreign exchange, Sales, Remittance and relationship management. Confident and tenacious, with a proven track record in retail banking and client satisfaction.
- known for efficient transaction processing and excellent customer service. Proven ability to enhance customer satisfaction and streamline operations in fast-paced environment. Demonstrated proficiency in cash handling and banking and remittance software, with strong attention to detail and communication skills.

WORK EXPERIENCE

Travelex Emirates Exchange LLC

2024 Jan – 2025 June

Zayed International Airport

Teller/ Sales Consultant

- Identify and meet all customer needs while providing exceptional customer service in a professional manner while achieving the targets.
- Adhere to AML (Anti-Money Laundering) rules, policies, and procedures at all times. Ensure compliance to legal and corporate requirements and safe guarding commercially sensitive information.
- Buying and Selling of foreign currencies (FX), Upselling and Cross Selling products.
- Develop, Maintaining relationships with customers and ensuring customer satisfaction while solving their complaints.
- General reconciliation and control.
- Identify and cultivate potential customer relationships and business opportunities.
- Collect and file all transaction supporting documents according to company's uniform filing system and AML policies; arrange for document transfer to the warehouse.
- Accurate cash handling and balancing.
- Perform adhoc assignments as delegated by immediate supervisors.
- Balanced cash drawers daily, identifying discrepancies and taking corrective actions as needed.
- Managed high-volume transactions efficiently while maintaining attention to detail, ensuring accurate processing for customers.

RAK BANK, Dubai, UAE



Sales Officer

2023 Feb – 2023 Aug

- Selling Credit Cards, driving business, achieving monthly sales targets and acquiring new customers through consultative selling of RAK Bank products. Via defined channels of acquisition (Retail, Corporate, Venue-sales).
- Prospecting for new customers through existing leads and cold calling and maximizing lead generation.
- Timely execution of all sales activities – leads, campaigns, referrals & any self-generated leads.
- Tracking and reporting sales performance including pipeline, acquisition results and market conditions.
- Boosted sales performance by identifying and targeting high-potential leads.
- Set appointments, listen to customer needs and sell most appropriate product.
- Researches and understands prospects before making the call.
- Ensures all applications are fully and accurately completed and submitted properly.
- Drive the on-boarding of new customers and initiates spend enablement activities.
- Keep up-to-date on products and competition.
- Attend and participate in regular staff meetings.
- Expansion of internal and external relationships, and drive sales results.
- Match sales opportunities that cover other products involving various sales representatives.
- The position is also responsible for ensuring appropriate sales processes are followed, and the highest levels of controls and compliance are adhered.
- Prepared sales reports with informative graphs and charts to outline key data.
- Researched target market and identified customers' unique needs to suggest suitable products.

TECHNICAL SKILL

- RTS & Smartex
- Ace
- Casmex
- CRM
- Microsoft Office Suite
- Data Analysis & Reporting
- Tally & Zoho

TRAINING & CERTIFICATION

- UAE Valid Driving Licence
- AML Training
- Effective Transaction Monitoring Training by Travelex
- Counterfeit's Currency Training by Travelex
- Anti-Fraud Risk Training by Travelex

REFERENCES

- Ms. Rekha Narayanan
Regional Sales Manager
Travelex Emirates
Exchange LLC – ZIA
Mob : +971 506296813
Rekha.Narayanan@travelex.com
- Mr. Praveen Kallada
Team Leader
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Travelex Qatar QSC

Remittance Clerk / Teller

2014 June – 2022 May

- Identify and meet all customer needs while providing exceptional customer service while achieving the targets.
- Buying and Selling of foreign currencies (FX), selling of remittance products by assisting and advising customers.Cross selling and Upselling products.
- Provided exceptional customer service, addressing inquiries related to payment status or transaction details promptly.
- Reconciled accounts, managed audits and updated financial records with remarkable accuracy.
- Adhering on call/ unplanned shifts due to the floor situation for achieving all defined Service Level .
- Respond to telephone calls and emails from current and prospective customer in reference to conflict resolution and other customer service needs.
- Worked in different branches across Qatar.
- Develop strategies for more effective sales as part of a team.
- Ensure compliance to legal and corporate requirements and safe guarding commercially sensitive information.
- Accurate cash handling and balancing.
- Give training to new employees, act as a mentor for them.
- Airport service experience.
- Fostered strong relationships with external partners like banks or correspondent agents to facilitate smoother transaction processes.
- Diligently tracked payments throughout the entire process, from initiation to completion, ensuring accurate record-keeping at all times.

HDFC BANK, Kerala, India

2012 March - 2013 October

Sales officer

- Acquisition of Corporate customers and Retail customers for opening accounts.
- Maintaining relationship and ensuring customer satisfaction.
- Cold calling and warm calling.
- Selling Financial products.
- Process transactions including cash, cheque, remittance, credit card and loans. Ensure strict adherence to KYC norms.
- Recording transactions which involve logging checks and preparing transaction reports.
- Counting, Managing and Reconciling cash.
- Assisting customers in managing their accounts and give them proper advices on bank services such as loans, OD and credit cards.
- Experience in cross selling and up selling products.
- Building and maintaining customer relationships.
- Performing administrative works.
- Participated in regional sales meetings, sharing insights with colleagues and fostering teamwork across departments.
- Provided exceptional pre-and post-sales support, ensuring client satisfaction at all stages of the process.



ACADEMIC PROFILE

- **MBA (Finance & Marketing)2009-2011**
[Kerala University].64%
TKM Institute of Management, Karuvelil, Kollam.
- **B-Com (Banking and Co-operation) 2006-2009**
[Kerala University].54%
TKM College of Arts & Science, Karicode, Kollam (Dist.).
- **HSC (Commerce) 2004-2006**
[State Board].78%
Govt. Higher Secondary School, Thevally, Kollam.
- **SSLC2003-2004**
[State Board]. 71%
St. Aloysius Higher Secondary School, Kollam (Dist.).