



Muhammad Zaryab Azam Khan

Brand Ambassador at SWISS WATCH GROUP LLC

Highly experienced and customer focused banking and retail professional with over 8 years of progressive experience across the UAE in financial services and telecommunication services. Proven track record of excellence in front line operations, branch and kiosk management, cash handling, and regulatory compliance. Strong leadership capabilities, having successfully led retail teams to exceed sales targets while maintaining service excellence. Recognized for integrity, attention to detail, and a commitment to delivering outstanding service in fast paced, compliance driven environments.



Skills & Strengths

- Computer Operating
- Content Writing
- Creative Problem Solver
- Client Relationship Management
- Customer Service Excellence
- Administrative Level
- Microsoft Office
- WPS Salary Disbursement Support
- Report Generation & Documentation
- Social Networking
- Customer Service
- Team Work
- Team Leadership
- CRM & Sales Tools
- Telecom Industry Knowledge
- Excel Spreadsheet
- Cash in Transit (CIT) Coordination with Transguard
- Forex Cash Reports (FCY daily Cash Report)
- Work Online
- Active Listener
- IBFT
- Business Development
- Market Awareness
- MS World
- Performance Coaching & Training
- (CDD) & KYC Compliance
- GPSSA Processing



Experience - 8 years

Brand Ambassador

SWISS WATCH GROUP LLC - Dubai, United Arab Emirates | Mar 2025 - Present

- Client Engagement greet and assist customers with a personalized approach, identifying their preferences and offering suitable watch models.
- Product Knowledge about maintain in depth knowledge of all Swiss watch brands, collections, materials, and movements to effectively educate customers.
- Sales Achievement Meet and exceed individual and store sales targets through upselling, cross selling, and client follow up.
- Ensure the display of watches aligns with brand standards, maintaining an organized and attractive showroom.
- Build and maintain long-term relationships with clients, including VIP clientele, by providing exceptional after sales service.
- Assist in stock control, inventory checks, and ensuring accurate product tagging and

Contact Info

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Education

College Of Hospitality & Tourism Management, Bahawalpur

Bahawalpur / Graduation in Hospitality & Tourism
(2016)
3.5 GPA

Government Sadiq Egerton College

Bahawalpur / Intermediate in Arts
(2014)

Al Farooq School & Colleges System

Bahawalpur / Matriculation in Science
(2012)

Govt College Of Commerce

Bahawalpur / Graphic Designing and Website
(2010)

Certifications

- Employee of the Month
VIRGIN MOBILE
UAE | 2023
- Certificate of Achievement
AL Noor Real Estate Group
(ANRG) | 2022
- Best Target Achiever
AL Noor Real Estate Group
(ANRG) | 2021

Awards

- VIRGIN MOBILE UAE
Best Team Leader
Award | 2023
- AL Noor Real Estate Group

security.

- Manage billing, receipt issuance, and handle various payment methods using POS systems accurately.
- Attend brand training sessions and product launches to stay up to date with new collections and brand updates.
- Monitor competitor offerings and trends to provide market insights and support strategic sales discussions.

Team Leader / Kiosk Manager

VIRGIN MOBILE UAE - Dubai, United Arab Emirates | Apr 2024 - Feb 2025

- Supervised day to day operations of the Virgin Mobile kiosk ensuring smooth execution of sales, customer service, and inventory management activities.
- Delivered high quality customer service by resolving escalated issues, managing complaints, and ensuring customer satisfaction in line with brand standards.
- Oversaw new SIM card activations, MNP (Mobile Number Portability), eSIM registrations, and ensured compliance with TRA (Telecommunications Regulatory Authority) and Emirates ID verification requirements.
- Managed kiosk cash flow reconciled daily sales transactions, and prepared end of day financial reports for head office submission.
- Coordinated with area managers and support departments (HR, IT, Operations) for escalations, staffing schedules, and operational requirements.
- Managed kiosk cash flow, reconciled daily sales transactions, and prepared end-of-day financial reports for head office submission.
- Analyzed daily, weekly, and monthly sales reports to identify trends, optimize staff performance, and recommend improvement plans to area managers.
- Identified and addressed potential fraud or misuse of SIM cards, including flagging suspicious MNP attempts or rapid churn cases to internal risk teams.

Front Line Associate (FLA) / Cashier

AL GHURAIR INTERNATIONAL EXCHANGE LLC - Dubai, United Arab Emirates | Apr 2022 - Mar 2024

- Handled customer transactions including foreign currency exchange, remittances (local and international), bill payments, and WPS salary.
- Processed outward remittances via various channels (SWIFT, Instant Transfers, Western Union, Daytona, Ezetop etc.), ensuring proper KYC and transaction documentation.
- Facilitated the buying and selling of multiple foreign currencies (USD, EUR, GBP, INR, PHP etc) for foreign customer accordingly to the threshold set by the internal compliance function and CBUAE.
- Ensured compliance with KYC/CDD protocols for all currency exchange transactions especially for high value or suspicious deals.
- Maintained cash drawer limits and ensured accurate end of day cash balancing and reconciliation without discrepancies.
- Verified customer identification and completed KYC/CDD procedures as per AML/CFT regulatory requirements.
- Managed high volume customer queues efficiently while maintaining excellent service quality and professionalism.
- Prepared daily transaction and cash reports for internal audits, branch management, and compliance team review.
- Prepared Daily Cash Verification Report (DCVR report) and sent via email to the Operations Team at the day end.
- Supported branch operations by coordinating with the back office for transaction queries, and compliance checks.
- Performed daily branch opening procedures including system login checks, cash flow verification, and readiness of teller counters and equipment (counting machines, receipt printers, CCTV, etc.).
- Branch's opening cash balance from the vault in the presence of the Branch Manager following dual control protocols.

(ANRG)

Best Brand Ambassador
Recognition | 2022

Languages

- English - Native
- Hindi - Native
- Urdu - Native
- Arabic - Beginner

- Conducted physical cash count and ensured sufficient denominations were available for daily transactions.
- Coordinated with Transguard security services for secure cash deliveries and collections when branch cash limits were exceeded or replenishment was required.
- Communicated with the Branch Manager and Operations Team to request timely cash replenishments or clear excess funds to maintain optimal branch float levels.

Counter Staff / Cashier

HABIB BANK LIMITED - Bahawalpur, Pakistan | Feb 2019 - Jan 2022

- Processed daily cash transactions including deposits, withdrawals, utility bill payments, and cheque encashments, ensuring accuracy and adherence to HBL policies.
- Maintained and balanced cash drawer at the start and end of the shift ensured no cash discrepancies by performing day end reconciliations.
- Handled foreign currency exchange services in compliance with State Bank of Pakistan regulations and internal AML/CFT controls.
- Escalated suspicious transaction patterns or discrepancies to the Branch Manager or Compliance team for further investigation.
- Processed inward and outward clearing instruments such as (cheques, drafts) accurately and within times to ensure seamless interbank settlements.
- Provided high quality customer service by addressing client queries, facilitating transactions, and educating customers on banking products and services.
- Ensured compliance with KYC (Know Your Customer), AML (Anti-Money Laundering), and operational risk requirements during all customer interactions.
- Verified customer identification documents and cross checked signatures to prevent fraud and unauthorized access to accounts.
- Maintained confidentiality and security of customer data and banking transactions.
- Supported branch operations with back office departments for issue resolution and process improvements.