

SYED MUFIQUE

Dubai, UAE

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PROFESSIONAL SUMMARY

Strategic Branch Manager with 15 years of experience driving growth, compliance, and customer excellence in the UAE's financial services and remittance sector. Proven leader in optimizing operations, leading high-performing teams, and maintaining 98%+ audit scores. Delivers measurable results in WPS processing, FX sales, and branch profitability.

CORE COMPETENCIES

- Branch Operations Management
- Foreign Currency Exchange (FX)
- Remittance & Money Transfer Services
- WPS Salary Processing & Client Onboarding
- Anti-Money Laundering (AML) Compliance
- Know Your Customer (KYC) Documentation
- Regulatory & Internal Audit Readiness
- Cash Handling & Teller Supervision
- Risk & Fraud Mitigation Controls
- Team Leadership & Staff Training
- Sales Strategy & Revenue Optimization
- Customer Relationship Management (CRM)

PROFESSIONAL EXPERIENCE

Al Ghurair Exchange L.L.P – Dubai, UAE

Sep 2010 – Present

Branch Manager (Apr 2014 – Present)

- Directed branch operations, processing 600+ daily transactions across FX, remittance, and WPS, resulting in a 22% revenue increase year-over-year.
- Spearheaded AML/KYC compliance efforts, maintaining 98%+ audit scores and reducing regulatory risks.
- Expanded corporate WPS client base by 35%, enabling salary processing for over 15,000 employees monthly.
- Reduced teller cash discrepancies by 40% through staff retraining and implementation of new reconciliation procedures.
- Enhanced customer satisfaction by cutting complaint resolution time by 35% and launching new service protocols.
- Controlled daily foreign currency stock and cash operations with 100% accuracy, supporting internal and external audits.

Shift Incharge (Jan 2012 – Apr 2014)

- Supervised teller operations across multiple shifts, achieving a 100% compliance rate on transaction reviews.
- Introduced process improvements that shortened transaction processing times and improved service throughput.
- Coached and mentored staff on regulatory protocols, resulting in improved customer handling and fewer service escalations.

Teller (Sep 2010 – Jan 2012)

- Executed high-volume FX and remittance transactions with zero errors, supporting strong customer retention.
 - Recognized as “Best Teller – Q3 2011” for service speed, accuracy, and client engagement.
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EDUCATION**Bachelor of Business Administration (BBA)**

Amity University – India | Mar 2022 – Feb 2025

Advanced Diploma in Aviation Management & Airline Customer Service

Trade Wings Institute of Management – Bangalore, India | 2005 – 2006

PUC II (Pre-University Certificate)

Bangalore University – India | 2005

CERTIFICATIONS & SYSTEMS PROFICIENCY

- AML & KYC Compliance Training (In-House)
 - WPS Salary Processing & Disbursement
 - Microsoft Office Suite (Word, Excel, Outlook)
 - Core Banking Platforms & Teller Systems
 - Remittance Portals (UAEFTS, Swift)
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LANGUAGES

- English – Fluent
 - Urdu – Fluent
 - Arabic – Professional Working Proficiency
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AWARDS & RECOGNITION

- “Top Performing Branch Manager” – Al Ghurair Exchange (2019)
- Commended for Outstanding Audit Score – Internal Compliance (2022)