

# Adarsha HR



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Result-oriented professional with over 7 years of experience in branch operations, team leadership, customer relationship management & regulatory compliance in financial services. Seeking a senior-level role, such as Branch Manager or In-Charge, to leverage expertise in operational excellence, strategic oversight & compliance.

## **Key Areas of Expertise:**

- Branch Operations Management
- Team Leadership & Training
- Customer Relationship Management
- AML/CFT/CPF & KYC Compliance
- Staff Performance Management
- Regulatory Adherence & Reporting
- Corporate Client Onboarding
- Sales Strategy & Revenue Growth

## **Executive Profile:**

- Dynamic leader with extensive experience managing branch operations, ensuring compliance with regulatory standards & driving customer satisfaction in high-pressure financial environments.
- Skilled in overseeing daily branch activities, leading teams & implementing strategies to enhance efficiency, compliance, and profitability.
- Proven ability to foster strong client relationships, manage corporate onboarding, and ensure seamless service delivery while adhering to Central Bank of UAE regulations.
- Adept at training and mentoring staff to achieve operational excellence, meet targets, and comply with organization goals.

## **Professional Experience:**

**Lulu International Exchange LLC, Abu Dhabi, UAE (November 2021 – Present)**



**Acting Branch Supervisor**

## **Key Responsibilities:**

- Develop and implement strategic sales plans to identify new business opportunities and expand market presence for corporate and individual clients.
- Generate revenue by meeting monthly targets through proactive engagement with corporate and individual customers.
- Oversee complete documentation and verification for corporate client onboarding, ensuring compliance with Central Bank of UAE guidelines to prevent illegal activities such as money laundering and terrorist financing.
- Support efficient daily operations of the business unit, including sales, customer service, and relationship management, in alignment with organizational objectives.
- Provide after-sales support by coordinating with back-end teams to expedite transaction processing.
- Promote new products through indoor and outdoor event organization and marketing initiatives.

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- Enhance customer retention by distributing gifts and discount vouchers while maintaining professional relationships to ensure consistent revenue generation.
- Act as the primary point of contact for branch-level compliance queries, coordinating with the compliance department to resolve issues and escalate suspicious activities.
- Prepare and submit Suspicious Transaction Reports (STRs) and Suspicious Activity Reports (SARs) to the Money Laundering Reporting Officer (MLRO) for review.
- Monitor branch KPIs, including transaction volumes, customer feedback, and compliance adherence, reporting performance metrics to senior management.
- Analyze market trends and competitor activities to recommend innovative product offerings and process improvements.

#### **Achievements:**

- Achieved 2024 yearly targets by improving operational efficiency and customer satisfaction through streamlined processes and staff training programs.
- Recognized by senior management for consistently meeting branch targets.
- Led corporate client onboarding initiatives, successfully registering multiple high-value clients.
- Awarded Employee of the Year (2024) for outstanding leadership and contribution to branch performance.

#### **LM Exchange, Abu Dhabi, UAE (April 2019 – September 2021)**



#### **Assistant Branch Supervisor**

#### **Key Responsibilities:**

- Managed branch operations, including remittance, foreign currency exchange, WPS, and corporate transactions.
- Collaborated with cross-functional teams to streamline operational processes, enhancing efficiency in customer onboarding, transaction processing, and service delivery.
- Provided training and guidance to junior staff on compliance protocols, customer service standards, and product knowledge.
- Organized client engagement initiatives, such as workshops and seminars, to educate customers on new financial products and services.
- Ensured timely resolution of customer inquiries and complaints, maintaining high levels of client satisfaction.
- Stayed updated on industry regulations and market trends to recommend innovative product offerings and process improvements.

#### **Bajaj Finserv, Shimoga, India (May 2016 – August 2018)**



#### **Sales Team Lead – Consumer Finance**

#### **Key Responsibilities:**

- Led a team of 8 sales representatives, achieving 120% of quarterly sales targets for consumer finance products, including personal loans and insurance.
- Conducted customer due diligence, ensuring compliance with KYC requirements and internal risk policies.
- Developed and implemented sales strategies, resulting in a 25% increase in branch revenue.
- Trained team members on product knowledge, compliance requirements, and customer engagement techniques.
- Monitored and reported sales performance metrics to regional management, contributing to strategic planning.

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**Achievements:**

- Awarded Top Sales Performer (2017) for exceeding sales targets and driving branch revenue growth.

**Vodafone India, Bangalore, India (October 2015 – March 2016)**



**Customer Service Representative**

**Key Responsibilities:**

- Handled customer inquiries and resolved issues related to mobile services, billing, and account management, achieving a 95% customer satisfaction rating.
- Supported KYC processes for new customer activations, ensuring compliance with regulatory requirements.
- Collaborated with team leads to streamline customer service processes.
- Trained new hires on company policies and customer service standards.

**Education:**

**Bachelor of Science (B.Sc.) in Botany & Zoology**

Sahyadri Science College, Shimoga, Karnataka, India

Graduated: 2014

**Languages**

**Fluent:** Hindi, English & Kannada

**Basic:** Arabic, Punjabi, Malayalam, Tamil & Telugu

**Additional Details:**

**Visa Status:** UAE Resident Visa

**Date of Birth:** June 12, 1992

**Nationality:** Indian

**References available on request**

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