

T Nasarudeen



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LinkedIn profile:

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Personal details:

Gender : Male
Marital Status : Married
Nationality : Indian
Religion : Islam

Passport details:

Passport Number : V 7598301
Place of Issue : Dubai
Date of Issue : 28/08/2021
Date of Expiry : 27/08/2031

Languages known

English, Hindi, Urdu,
Tamil, Malayalam.

Holding UAE Driving License

Objective

To secure a challenging position as **Manager Operations / Area Manager** within a progressive and reputed company and deliver to its specification by utilizing my knowledge and skills, thereby adding value to the existing framework in the organization

Professional Profile

A highly skilled and thorough professional with extensive experience at leading exchange houses in the UAE, having an excellent track record of success in increasing revenue growth and market share of employers. Have the capability to understand the latest trends and implement the same in translating business needs into customer solutions. Motivated and proactive professional with a keen sense of implementing value-added initiatives within the organization, for the achievement of team and organizational goals. A track record that demonstrates resilience and flexibility in responding to change and facing the demands of challenging assignments.

Area of Expertise

- Branch Operations
- Operations Management
- Business Development
- Strategy Planning
- Market Analysis
- Marketing & Branding
- Sales & Services
- MIS & Reporting
- Lead Generations
- Issue Resolution
- Product Development
- Customer Satisfactions
- AML compliance
- Risk Management
- Team Management
- Performance Management
- Training & Development
- Securities & Controls
- HR & Admin
- Pricing rationalization
- Accounts Consolidation
- Audit Management
- Cash Management
- Implementation of Central Bank Guidelines.

Professional Experience

- ❖ **Manager Operations** - Mawarid Exchange – Dubai, UAE
April 2018 – Dec 2021
- ❖ **Area Manager** - UAE Exchange - Dubai & Sharjah, UAE
Jan 2016 - Jan 2018
- ❖ **Branch Manager** - UAE Exchange - Dubai, Sharjah, NE
Jan 1999 - Dec 2016
- ❖ **Executive – Customer Service** - UAE Exchange - Abu Dhabi
April 1996 - Dec 1998

Manager Operations - Mawarid Exchange – Dubai & Sharjah | UAE

April 2018- Dec 2021

Duties and responsibilities

- Developed Strategies and Implemented new Business Initiatives to boost Business requirements. Handled 7 Branches in Dubai & Sharjah Region with a team of 100 + employees, Branch Managers, Area Managers, and BDMs in both Retail & Corporate Business.
- Monitored and directed performance by analyzing the Branch performances (Performance management and Risk framework) and management information. Visited High Net worth Individuals and Corporate customers of the branches along with Branch managers to close business deals.
- Oversee Branches' operational activities to enhance operations excellence through scheduled and unscheduled visits to Branches.
- Reviewed the Branch Performances continuously and initiate actions wherever necessary to improve the performance of the branches.
- Conducted individual discussions with Branch managers to develop and implement remedial actions to overcome operational difficulties faced by the branches.
- Reviewed Branches KPIs and performance (Sales Vs. Targets) and communicate to Area Managers and Branch Managers.
- Operations teams are positively led and empowered, Quality Branch operations are maintained, and revenue is achieved or exceeded.
- Managed end-to-end processes including workforce planning, recruitment, performance management, and all people management, practices and conducted performance evaluations & appraisals for the branch managers and department heads and submitted reports to the concerned department.
- Escalate operational challenges and obstacles to concerned departments and senior management to obtain the desired action.
- Managed and maintained and expanded branch customer base by conducting local store marketing, building rapport, and maintaining a cordial relationship with the key customers, recommending strategic plans and programs in acquiring new customers, and increasing corporate customer registrations.
- Worked collaboratively with partners and other specialists to optimize market opportunities and maximum overall branch growth and profitability. Assessed local market conditions and identify current and prospective sales opportunities, developed forecasts, financial objectives, and business plans.
- Suggested management on any new products, services, procedures, or amendments to an existing procedure to be in tune with changing times and customer demands.
- Monitored cash balances, reviewed daily reports, evaluated branch performance, and discussed with respective Area managers. Ensured cash discrepancies/variances are properly documented and reported to reporting authority.
- Monitored all frontline staff, cashiers, and their cash drawers verified and ensured teller drawers for any discrepancies. Motivated and trained new Front office associates in accordance with the company policy and procedures.
- Provided relay information to the Branch heads and created reports at the end of each shift for future reference.
- Ensured services provided are consistent with policies, service standards, and applicable laws and regulations of CBUAE through management of the services and ongoing assessment and supervision of all customers and assigned staff.
- Developed, recommended, and implemented strategies to improve employee work quality and speed.
- Regularly monitored and reviewed operational performance aiding improved business strategy to maximize productivity. Reduced operations, costs, and headcounts to significantly increase department profitability
- Liaise effectively with the Head office on all Branch requirements. Managed office supplies, implementing inventory control measures to reduce expenditures.
- Oversaw facility maintenance and allocated needed resources to meet standards.
- Handled negotiations with outside vendors and service agencies to meet group needs.
- Ensure better liquidity at the Head office with prompt and timely cash collections through collection

Security Companies. Submit responses to operations-related audit reports and comments.

- Translated senior management directives into actionable front-line policies and implemented change with staff. Liaison with management and assist in the development of a strategic plan for operational activity.

Area Manager - UAE Exchange – Dubai & Sharjah | UAE

Jan 2016 - Jan 2018

Duties and responsibilities

- Controlled the complete Administrative & Business operations of a group of branches located in UAE and reported to the Zonal/Operations Head/Country Head –UAE.
- Developed Strategies and Implemented new Business Initiatives to boost Business requirements.
- Handled 10+ Branches in Dubai & Sharjah Region with a team of 150 + employees, Branch Managers, Sales teams both Retail & Corporate Business.
- Ensured that branches under the area are achieving the assigned financial and operational goals.
- Strategized and implemented new business Initiatives to boost the business requirement.
- Reviewed the branch performance continuously and Initiate actions wherever necessary to improve the performance of the Area/Branch.
- Interface discussions with Branch Heads to develop and implement remedial actions to overcome operational difficulties faced by the Branches.
- Expertise in streamlining processes for optimum operational efficiency in line with Central Bank & Internal regulation
- Set up effective control systems to minimize and monitor operational risk areas.
- Ensured strict adherence to standard operating procedures and periodically review areas for improvement.
- Implemented Customer-oriented service delivery systems in consultation with Business heads.
- Ensured that Premium quality of service is being delivered at the branches and any grievance reports by the customer were handled effectively.
- Conducted quarterly performance appraisals of the Branch Heads and Team members.
- Manpower requirements for the branches were assessed and ensured that the branches are operating with optimum human resources to deliver the best results.
- Efforts were made to retain and constantly motivate the best-performing staff.

Branch Manager - UAE Exchange - Dubai, Sharjah & NE | UAE

Jan 1999 - Dec 2016

Duties and responsibilities

- Responsible for the achievement of branch financial and operational goals.
- Managed daily branch activities and ensure its operations are carried out effectively, and efficiently and all safety control measures are strictly implemented & followed.
- Ensured all UAE Central Bank regulations and AML policies & procedures are strictly implemented in the daily operations of the branch and made sure that all the employee's knowledge are up to date and effective in compliance procedures, systems, and controls.
- Ensured all customer complaints are resolved/addressed within the given turnaround time and ensure that all customer feedback & suggestions are noted.
- Adhered to operational guidelines issued by Top Management and ensure the company's directives are followed in the planning and execution of all activities.
- Developed plans and operational strategies related to the branch with emphasis on Business, Marketing, Customer, and Personnel & Security.
- Managed, maintained, and expanded branch customer base by conducting local store marketing, building rapport, and maintaining a cordial relationship with key customers.

- Recommended strategic plans and programs in acquiring new customers and increasing corporate customer registration. Planned and conducted periodic staff meetings to evaluate their performance.
- Monitored cash balances, review daily reports, evaluate branch performance, and submit a monthly activity report to the Regional Business Head.

Executive - Customer Service - UAE Exchange - Abu Dhabi | UAE

Apr 1996 – Dec 1998

Duties and responsibilities

- Carry out the affairs of the branch in the absence of the Branch Manager. Supervised daily cash funding activities (AED and FC) of the branch. Ensured that the cash requirements of the branch are met, and all cash boxes are within the cash limits allowed.
- Ensured all policies & procedures related to cash transfers, cash movement from safe to cash cabins & cash entries in the vault register are always observed.
- Planned daily staff roster based on different shifts & rush hours and communicate the same to all staff. Assigned monthly targets for team members and monitor their performances.
- Ensures all staff is given adequate training & motivates them to do their best. Responsible for the safekeeping of the relevant documents of the branch.
- Supervised daily cash funding activities (AED and FC) of the branch to ensure the adequate number of staff required to do funding as defined in insurance coverage.
- Ensured cash transfers & cashier closing procedures are always observed, cash tally sheets are accurate, cash ending balance tallies with the system & actual cash count tallies. Ensured that all customers are attended well at the counters and queues are managed during rush hours.
- Applied proper KYC and due diligence for both corporate and individual customers daily.
- Handled inquiries from corporate and individual customers. Make sure that all the employee's knowledge is up to date and effective in compliance procedures, systems, and controls.

Professional training and certificates

FERG	: Anti Money Laundering
Emirate Bank Group	: Money Laundering & Counter Measures
KPMG	: Internal Quality Auditor Training Program
Right Attitude Success System LLC	: Leadership Management
Emirate Institute for Banking & Financial Service	: Anti Money Laundering
Louis Allen International	: Management Program-System Approach
Intertek	: Quality Management System (QMS)
Crowe	: Anti-Bribery & Anti-Corruption

Academic qualifications

- Bachelor of Arts – Economics
- Master of Business Administration (MBA) – Marketing Management

Technical qualifications

- Diploma in Computer Science Applications