

# Mohammad Rafiuddin

Branch Head



## Contact

### Address

Ajman, United Arab Emirates  
6223

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## Skills

Retail Operations

Compliance

Foreign Currencies

Management

Business Development

Relationship building and  
management

Professional and qualified Branch Head with over 14 years of extensive experience with an exceptional proven record of successful branch operations, revenue oriented effective cost management, compliance, staffing, and outstanding customer experience.

## Work History

2007-10 -  
Current

### Branch Head

*UAEEXCHANGE CENTRE LLC, United Arab Emirates*

- Managing day-to-day operations of the branch and ensure that all Operations are carried out effectively and efficiently in the branch Strictly adhere to the operational guidelines as issued by the company.
- Ensuring that all the safety and control measures are being implemented in the branch as per guidelines and policies issue by the company.
- Play the role of Business Development Manager and be accountable for targets.
- Conduct periodical market intelligence and escalate market feedbacks.
- Creating and maintaining a healthy environment which ensuring operational development of the employees
- Work in tandem with the Corporate Business team and involve in relationship building by regular visit to Customers
- Ensure that timely and quality service is rendered to all the customers of the branch.
- Closely monitor and control the expenses and payments made in the branch.
- Ensuring that all policies and procedures are being implemented in the daily operations of the branch.
- Monitor individual staff performance and help

Reporting familiarity

Customer service awareness

## Languages

English  Advanced

Telugu  Advanced

Hindi  Advanced

Urdu  Advanced

Arabic  Beginner

## Software

MICROSOFT OFFICE  Advanced

CRM  Upper intermediate

PMS  Upper intermediate

AMIGO  Advanced

them to successfully overcome the areas to be improved.

- Discovering new business opportunities.
- Ownership and delivery of the branch profitability and EBITDA budgets through a focused approach to increase revenue, EBITDA, and Transaction numbers whilst Controlling cost.

## Education

2004-06 -

**MBA: Financial Services Marketing Operations**

2006-07

*Kakatiya University - Warangal, Tealanga, India*

## Accomplishments

### Revenue

- Achieved assigned branch revenue target 90% through implementation of strategic initiatives.

### Business Volume

- Was able to involve the business of over 9-10 million USD volume every month through new corporate and HNI boarding

### Customer Experience

- Achieved 90% customer's excellent experience recognition by the team through internal satisfaction survey ,and Trustpilot and DSES.

### People Management

- Supervised team of 55+ staff members.

### Awards

- Star Performer Award for best performing Branch Head -ADCOOP Abudhabi -2015
- Super Achiever Award for generating highest fc income in a single day 2016 -Bawabat Al Sharq Mall Br.
- Repeatedly received recognition from superiors for excellence in service. continually in 2007, 2008,2009

## Additional Information

## ASSIGNED BRANCHES

- AL MANAMA -Ajman (As Supervisor)
- Lotus Boutique-Dubai (As Asst Manager)
- Metro Green Line Branches
- Dragon Mart
- Al Sajja
- World Trade Centre Mall-AbuDhabi,
- Adcoop
- Bawabat Al Sharq Mall
- Marina Mall
- Al Nakheel (Ras Al Khimah)
- Al Jazeera\*
- \*Currently working Branch

## INTERPERSONAL SKILLS

- Demonstrated experience in managing a geographically dispersed employee base
- self -aware, open-minded with a high degree of personal and professional integrity
- Excellent influencing ,negotiating , and communications skills and high levels of personal confidence and self-sufficiency
- The ability to build strong relationships,developing trust and credibility with customers, partners,peers, teams, internal and external stakeholders.

## REFERENCES

### SAM CHERIAN P

AVP RETAIL SALES &SERVICES

HEAD OF OPERATIONS

Mail: sam.cherian@ae.uaeexchange.com

### ANOOP RAJAGOPAL

Regional Business Head

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