

MOHAMMAD AZIZ

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Abu Dhabi UAE

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Objective

To associate myself with an esteemed organization, which provides me an opportunity to develop my Skills and utilize my current experience, and provide me career growth.

KEY SKILLS & COMPETENCIES

- Business Development Management.
- Cash Management.
- Customer Service.
- Product Promotion.
- Sales & Marketing.
- Company Retention.
- Analytical & Problem-solving skill
- Communication & Interpersonal
- Training, supervising and appraising staff.
- Office Management
- Administrative skills
- Writing reports.
- Managing budgets.
- Maintaining statistical and financial records.

Professional profiles

Worked as;

Business Development Manager: WPS Sales (FEB 2017 to MAR 2021) Finance House, PJSC. ABU DHABI, UAE

- Cold calling and visit the market
- Fix meeting with new and existing client and describe our product with customer
- Brief our product and benefits with finance House as online portal and mobile app facility for WPS
- Creating Master cards excel for client and teach them for SIF upload and their statement and other facilities.
- Handle customer complaints and take appropriate action to resolve them.
- Providing day to day services to the companies like Account related queries, handling complaints, WPS related queries, providing information about documentation process for updating legal contract etc.
- Coordinating with internal departments to resolve day to day operational and process issues.

- Closely monitoring client's salary processing pattern on parameters such as average date of processing salary, monthly salary counts, monthly total salary amount, multiple salaries etc.
- Responsible for generation of Portfolio reports for Management reviews.
- Providing WPS portal facility to our existing clients and Training them as well for easy accessibility and transaction flexibility reducing the cost and time.
- Handing Branches while servicing, maintaining relationship with corporate clients as well as providing services to the branch walk in customers (PDF customers as well as corporate client).
- Preparing Inter Office Memo (IOM) for taking exceptional approvals for WPS clients from the chairman.
- Retaining Existing/Exited clients by ensuring that highest service standards are maintained for servicing of clients and maintaining minimum turnaround time.
- Putting systematic effort to create and foster an environment that encourages current companies to remain at Finance House having policies and practices in place that address their diverse needs.
- Prioritizing the clients based on their current portfolio.
- Proactive with customer support.
- Liaising with the Exited clients and analyzing the root cause behind their exit from FH. Enforcing them to comeback to FH by ensuring them that their queries will be given proper attention and will be solved on priority basis.
- Analyzing weekly WPS report on Client's delay in salary processing /Reduction on Number of Salaries etc. Then liaising with the concern clients to identify the reason behind the same and taking necessary measures afterwards

Worked as;

Cashier: WPS Sales - (Sep 2015 to Dec 2016)

Al Rostamani International Exchange, ABU DHABI, UAE

- CUSTOMER SERVICE: Provide service to retail and commercial customers as per established ARIE standards.
- Communicate regulations and norms regarding transactions in a professional manner. Provide advice and guidance about ARIE Products & Services to customers as and when necessary.
- Achieve minimum Wait time and Serve time and aim for reducing TAT.
- Lead customers to relevant department / persons for Query Resolutions, Special Deals and other such activities.

- Multi-tasking, working on ill-defined specifications and changing requirements.
- SALES: Play a proactive role in Customer Retention Activity.
- Ensure optimal profit margins are maintained for transactions.
- Solicit referrals and initiate cross – selling opportunities to existing customers.
- Conduct weekly marketing surveys with regards to competitive rates and also conduct meetings with clients.
- Actively convert walk-in customers to Introcard holders.
- OPERATIONS: Handle Foreign Currency, Remittances, and other customer transactions as assigned by the Branch Management, with zero defects.
- Ensure assigned work activities are carried out as per company policies and procedures.
- Manage and supervise the daily activities of the support team, i.e. Preparation of rosters, training and planning operations to tackle the unforeseen challenges and taking necessary actions to manage the deliverables on time.
- Ensure Cash Handling is done as per Company policy , and Cash Balance at assigned Till is accurately tallied and appropriately handled as instructed by the Management
- Responsible for security of Financial instruments such as Drafts, Cheques and Travelers Cheques.
- Coordination and interaction with Bank Staff of all levels of seniority throughout Asia, Europe, Africa, Middle East and using phone and emails .
- Report any anomalies such as Under / Overs to the Branch Management .Asses performance of team members and conduct performance appraisals and also conduct Audit.
- Exercise due diligence in processes related to customer transactions to ensure risk mitigation and adherence to relevant AML procedures and KYC initiatives. Identify improvement areas & propose constructive changes to achieve operational excellence.
- PEOPLE SKILLS: Be presentable a pleasant at all times.
- Maintain integrity, professionalism and a friendly attitude while handling transactions and during other customer interactions.
- Contribute positively as team player, and provide suggestions through the internal Staff Suggestions Scheme.

Worked as;

Cashier & Forex Dealer: (Apr 2012 to Aug 2015)

Al-Falah Exchange Company.

ABU DHABI - UAE

Interact with walk-in customers to satisfy their exchange needs.

Approve all transactions forwarded through MIS for outward remittances.

Executes customer foreign currency sale / purchase transactions.

Check cash and pay out money after verifying that signatures are correct, that written and numerical amounts agree.

Receive cheques for payments; verify amounts and wordings of cheques. Have the cheque dispatched to concerned bank.

Responsible for cash collection according to MIS reports from customer and handling over.

Coordinate with branch supervisor for daily TT / DD and currency sale purchase rates. Ensure implementation of all company's standard operational procedures applicable on cash departments.

Responsible for preparation of daily cash deposits preparations i.e. receipts and parcels for bank.

Responsible for loss or theft of any transaction cash / cheque for a day.

Coordinate with branch supervisor for day end cashier reports to ensure smooth functioning and cash balancing of the day.

Adopt the standard AML/KYC policies of the company during transaction and maintain proper customer filing as per company's policy.

Follow all circulation issued time to time from man Identify fake currencies and alert the Branch Manager or Supervisor immediately.

Report to branch supervisor of any doubtful situation during a transaction.

Report any uncertain / doubtful activity to supervisor at any instant of time.

Reporting any violence, irregularities and discrepancies related to Cash Activities.

Receive and count daily inventories of cash, drafts.

Order a supply of currencies to meet daily needs.

Balance currency, coins, and checks in cash drawers at ends of shifts and generate daily transaction reports and currency reports.

Remittance:

- By using SYMEX-Systematic from Mighty system making Telegraphic transactions & Demand Drafts.
- Online services Western Union, Instant Cash, Speed Remit, HIMAL remit, Global remit, Everest remit, EZE dealer, Trans-Fast service and Xpress Money transfer.

Handle Credit Card, Cash Advance such as Visa cards, Visa Electrons, MasterCard, American Express etc. including end of day report and settlement of funds to bank

Key Skills & Competencies:

- Book Keeping (Cash Accounts, Sales & Purchase Accounts, Receivables, Payables, Reconciliation, Payroll, Payments, Expenses, ledgers). Journalizing Posting and Making Trial Balance.

Professional qualifications

L.L.B -- **2007 To 2010** (From Lucknow University, India)

B.A. -- **2003-2006** (From Lucknow University, India)

Personal Information

Date of Birth: 02 February 1986

Marital Status: Married

VISA Status: Visit Visa

Nationality: Indian

Language: English, Hindi, Urdu

