

MUHAMMAD ASIF SALEEM

(9 years' Sales & Business Management experience in Banking, Exchange & FMCG Companies)

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Career Objectives

"Dedicated Sales & Banking professional with more than **09 years of experience in Dubai & Pakistan**. Deliver excellent customer service and high-quality financial offerings to the consumers." Now I have found a suitable position for my career growth. Where I use my expertise, technical skills and achieve the assigned Targets.

Core Competence

❖ ▶ Customer Services	❖ ▶ Sales & Marketing Management
❖ ▶ Champion in Cross selling	❖ ▶ Branch Operations
❖ ▶ Retail Banking Products	❖ ▶ Trained for AML Guideline
❖ ▶ Cash Management	❖ ▶ Email Management
❖ ▶ Software Management	❖ ▶ Time Management

Work Experience



GCC Exchange 'Jafza South Branch Freezone visa

Customer Service Executive & Senior Cashier (Dec-2022 To Present)

Core Duties & Responsibilities

Service Delivery-

- ❖ Process successful transactions for **Money Exchange, Remittance, Western Union, Instant Cash, Instant Draft & Value-Added Products.**
- ❖ Be fully conversant and identify customer needs and **cross-sell against the various products.**
- ❖ Ensure all duties are carried out in accordance with the stipulated business and Anti- Money Laundering policies and procedures.
- ❖ Treat customer information with appropriate levels of confidentiality

Financial-

- ❖ Drive revenue through delivering service **excellence, cross-selling, and identifying growth leads.**
- ❖ Prepare **cash bundles** for deployment to **Wholesale and other Stores via Trans guard**, ensuring the cash held in-store is within the assigned limits.
- ❖ Prepare money transfer parcels ensuring proper contents are included and sums have been verified and reconciled before being dispatched.
- ❖ Undertake end of day processing, including the sorting of applications to enable the end of day reconciliation.
- ❖ Pass vouchers for inter counter transactions of **Currency and Dirham movements.**
- ❖ Maintain receipts for financial transactions including customer **signatures, identifying and reporting any compliance breaches.**

Process & Operations-

- ❖ Accept and physically keep a tally of cash amounts.
- ❖ Undertake **KYC** as detailed by the UAE Central Bank and Company Policy and Procedures
- ❖ Prepare all types of remittance applications including **WU, IC & Misc. products**.
- ❖ Raise **STR reports** for suspicious transactions, escalating to the Team Leader as soon as a concern has been identified.
- ❖ Proactive in identifying concerns in relation to risk, cost optimization to ensure the ultimate service delivery.
- ❖ Prepare end of day reports, ensuring currency reconcile against daily stock reports.
- ❖ Identify any discrepancies and report these using the appropriate processes.

Customer Focus-

- ❖ Extend superior customer service by attending to customer **queries, complaints, amendments, and cancellations** as per procedures.
- ❖ Develop and build good relationships with the customers.
- ❖ Identify and report any **suspicious customer activities** to the relevant departments.

Compliance-

- ❖ Ensure all services provided by the function are compliant with the **Central Bank of UAE** and WSE policies & procedures.
- ❖ Raise any concerns surrounding compliance and risk-related issues, either directly or through the **whistleblowing procedure**.
- ❖ Be aware within the team and wider organization of the employee responsibility in working in a **risk-free and compliant manner**.
- ❖ Attend risk and compliance awareness programs during employment whether it is as part of the on-boarding process or the annual refresher training.



Radha Al Ansari Exchange Dubai

Sales Executive & Operation Officer (DEC - 2021 TO Nov – 2022)

Core Duties & Responsibilities:

Radha Al Ansari Initially appoint me as a sales Executive for Pakistan corridor after 4 Month Company giving me opportunity as a operation officer.

- ❖ Achieve Monthly Cross selling targets.
- ❖ Conducting market research to identify selling possibilities &
- ❖ Conducting market research to identify selling possibilities and evaluate customer needs.
- ❖ Maintains relationships with clients by providing support, information, and guidance.
- ❖ Proficient in exchanging 30 different currencies.
- ❖ Maintained balancing record with 100 % rate of accuracy.
- ❖ Proficient in using company software and other office equipment.
- ❖ Executed customer transaction regarding cash money orders and money exchange.
- ❖ Processed exchange and foreign currency.
- ❖ Performed all duties as assigned by the HR Department.
- ❖ Handle customer complaints, provide appropriate solutions and alternatives within the time limits.
- ❖ Follow up to ensure resolution.
- ❖ Keep records of customer interactions, process customer accounts and file documents.
- ❖ Follow communication procedures, guidelines, and policies.
- ❖ Take the extra mile to engage customers.



MCB Bank Limited Pakistan

Branch Manager (Officiating) (AUG-2017 TO AUG-2021)

- ❖ Exploring new business opportunities as well as complying with AML/CFT & KYC regulatory requirements.
- ❖ Perform due diligence checks & regular portfolio review to reduce nonperforming loan ratio and ensure risk rating.
- ❖ Handle assets /credit based portfolio including **Account Opening, Business Financing, House Financing, Auto Loans, Mutual funds, Banca Assurance, Credit cards , Debit Cards, and Personal loan.**
 - **Performance & Achievements,**
- ❖ Holds a healthy experience of almost **Four years as Officiating Branch Manager & Senior Relationship Manager** in one of the largest **MCB BANK LTD.** During my services the following trait makes me divergent and distinctive.
- ❖ **Banca Sales of 2.6 million** and addition of **25 million** deposit in the very first year of my joining **FTY 2017.**
- ❖ **In year 2018 Banca Sales of 4.2 million** and addition of **89 million** deposit served as value added in my career.
- ❖ Highest Banca sales manager in MCB bank, sold **banca 5.8 million & fresh deposit 95 million in FTY 2019 & achieve employee of the year award.**
- ❖ In year 2020 & 2021 **Banca sold 7 million** and addition in **deposit 125 million.**
- ❖ Achieve **4 times employee of the month award** and many **appreciations certificate** from top management.



PEPSICO PepsiCo Multan Pakistan Punjab

Area Sales Manager (Jul-2014 to Jun-2017)

Shamim & Company (Pvt) Limited, Pepsi Cola Bottler, Pakistan

In PepsiCo am working on different designations like Sales officer, Assistant area sales manager and my last designation in PepsiCo as a Area Sales Manager.

- ❖ Develop Business strategy to achieve **volume growth & market share.**
- ❖ Responsible of major contribution business volume accounts and manage through our Sales Team,
 - Account Development Managers & Key Account Executives and Supervisors as well.
- ❖ Established a new sales tracking system for effective use of company resources for key business accounts and significantly bringing transparency to operations at minimum cost.
- ❖ Developed & monitored different trade promotional activities.
- ❖ Develop & implement strategy regarding payment & company assets procedure manual for accountability & in best interest of company.
- ❖ Anticipating and understanding the client's specific needs and offering solutions.
- ❖ Responsible for preserving the business within the account and generating new business.
- ❖ Building and maintaining Strong Customer Relationships.
- ❖ Achieve agreed targets within key players through contract negotiation.
- ❖ Exploit new business opportunities.
- ❖ Monitor measure & review relevant performances to be presented to senior management on a monthly and periodic basis.
- ❖ Coordinating resources and infrastructure within the organization to ensure that the product and service is delivered in a seamless fashion thereby assuring customer satisfaction.

- ❖ Prospecting and optimization of Key accounts along with consolidation of distributions.
- ❖ Conduct Training session & Performance evaluation & compensations of Key Account Department.
- ❖ Develop and implement KPI's to evaluate its performance.

Academic Records

Bachelor In Business Administration BBA (HONS)	UOE Lahore
Intermediate FSC (Pre Eng)	Punjab Group of College
Matriculation Science	Bise D G Khan Board

Professional Qualification

- ❖ Diploma in MS Office (Word, Excel, Power Point)
- ❖ Diploma in Graphic Designing

Personal Strengths

- ❖ Good Communications & Cross Selling Skills.
- ❖ Good experience of Customer Satisfaction.
- ❖ Able to work and interact with peoples of different nations.
- ❖ Willingness to learn at each level.
- ❖ Good convincing power.
- ❖ Capability of maintaining good interpersonal relations.

Personal Details

❖ Date of Birth	: 29/12/1991
❖ Languages Known	: English, Punjabi, Hindi, Urdu
❖ Marital Status	: Married
❖ Visa Status	: Employment Visa
❖ Nationality	: Pakistani
❖ UAE Driving License	: yes Automatic 03