



# MOHAMED SHIBLI VALLIYENGAL



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Dubai, UAE 1220022

## EDUCATION

Master of Business Administration, HR and Marketing  
**Bangalore university**, India  
November 2016

Bcom, Finance  
**Calicut University**, Kerala  
July 2014

## LANGUAGES

**Malayalam:** Native

**English:** C2  
Proficient

**Hindi:** C2  
Proficient

**Tamil:** C1  
Advanced

**Arabic:** A1  
Beginner

## PROFESSIONAL SUMMARY

Skilled Branch Supervisor with 5+ years of experience in Cash management and branch operations. Expert in cash balancing, Compliance management and accurately processing financial transactions. Excellent in managing multiple tasks, following AML policies with 100% accuracy and quickly resolving customer inquiries.

## SKILLS

- Cash Management and handling
- Organizational skills
- KYC verification
- Customer service
- Forex and Remittance operations
- Leadership skills
- Multitasking skills
- Communication skills
- Team player
- Sales and Marketing techniques
- Compliance management
- Internal controls

## WORK HISTORY

June 2020 - June 2023

**LM Exchange - Branch Supervisor**, Dubai, UAE

- Mastered in Cash dealing / Teller activities and skilled in foreign currency exchange and remittance operations.
- Execute high volume transactions and assist team members in managing difficulties.
- Ensure currencies are taken from the tellers at the end of the shift and approve check out with supporting documents.
- Monitor day to day operations to ensure total adherence to Company policies and procedures and prepare reports at the end of the day.
- Ensuring the implementation of Anti money laundering policies and procedures and report abnormalities to the compliance officer.
- Ensure Customer Complaints/Feedbacks are addressed as per Company norms, and resolve Queries that have been escalated by branch staff.
- Provide guidance to branch staff to achieve zero defect in operations, and timely completion of all assigned activities.
- Resolving customer queries and delivering high level customer service along with accuracy there by maintaining TAT.
- Ensure total cashiering is done with 100% accuracy without any shortages or excess.
- Preparing the documentation for WPS as guided by UAE central bank and process the salaries.

- Identify improvement areas and propose constructive changes to achieve operational excellence.
- Process cancellations and refunds after getting superior approval .
- Identifying customer related documents and verifying as per the standards of UAE central bank policies
- Accurately maintain records of all transactions and ensure all documentation are in place and within compliance.
- Exercise due diligence in processes related to customer transactions, internal control processes, AML Compliance, and KYC for all customer transactions to ensure risk mitigation
- Ensure exchange rates for branch operations are determined and monitored to ensure optimal profit margins and customer satisfaction.
- Active vigilant and alert on possible fraud and risk and make internal surprise cash audits .
- Maintain strict confidentiality of records and client Information.
- Escalated critical customer issues to managers and getting solved to ensure satisfaction of the customers.
- Prepare periodic report on Competition Analysis and take appropriate action to improve the business and customer satisfaction
- Manage branch operations in the absence of manager.
- Branch opening and closing by following all security policies and procedures.
- Responsible for security of Financial instruments such as Cheques, Vault keys, branch keys etc.
- Manage Cash in Branch by maintaining adequate balances, efficient sourcing and disposal of currencies, and arrange Transguard funding .
- Ensure optimal profit margins are maintained for transactions.
- Verify and authorize all the transactions from branch level .

June 2019 - May 2020

**LM Exchange - Branch Teller / Customer Service Executive** , Sharjah

- Handled all financial transactions includes bank transfers ,home remittances,foreign currency exchanges , western union transactions and other payments.
- Communicate effectively to meet various customer needs.
- Ensure cashiering is done without any excess or shortages.
- Developed strong relationships with customers by providing excellent customer service.
- To support supervisors in counter administrative works.
- Exceeded branch targets by delivering comprehensive and consistent service.
- Introduce new products and services to potential customers.
- Ensure the application of UAE central bank policies and procedures in all operations.
- Updated customer profile information after for well-maintained data accuracy.
- Participate in promotional and marketing activities to build the brand loyalty.

July 2017 - February 2019

**HDFC Bank - Customer Relations Executive**, Bangalore , India

- Investigated and resolved customer inquiries and complaints quickly.
- Educate and Direct customers to alternative online channels .
- Ensure customers have all needed documents before wasting time in waiting and taking queue.
- Handle customers in a pleasant manner and escort them to the concerned staff.

- Maintain friendly and professional customer interactions.
- Maintain strict confidentiality of customer requests and data.
- Build relations with customers beyond immediate interactions on their needs.
- Provided valuable feedback to management regarding potential improvements to products or services based on customer insights gathered during interactions.
- Customer Anger management at various situations in the branch .
- Assist customers in filling various forms, educate deposit schemes , opening new accounts etc .
- Verify customer related documents as per the guidelines of RBI .
- Maintained client files with sales contracts, records of client interactions, client notes, and other information.
- Conducted customer surveys and recommended ways of improving customer satisfaction .
- Perform any other task instructed by the line manager.

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## **CERTIFICATIONS**

Excellence in Customer service awarded by Dubai Service Excellence Scheme.

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## **DECLARATION**

I here by declare that all the above information are true to my best of knowledge and belief.

Mohamed Shibli