

Tajammul Hasan Khan

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Professional Summary

Results-oriented banking professional with over 13 years of progressive experience in retail banking, foreign exchange, compliance, and customer relationship management. Demonstrated expertise in driving revenue growth, ensuring regulatory compliance, and enhancing cross-border transaction efficiency. Skilled in delivering bespoke financial solutions to high-net-worth individuals (HNWIs), expatriates, and corporate clients in multicultural environments, including India and the UAE. Adept at optimizing operational processes, leading high-performing teams, and fostering customer loyalty in competitive markets.

Key Skills

Industry Expertise:

- Forex & Money Exchange, Trade Finance (UCP600), Retail Banking, Compliance, Cards & Loans, Digital Payments
- Risk Management, Sanctions Screening, Fraud Detection, Insurance Cross-Selling

Technical Proficiency:

- Finacle, Bancs, CRM Systems, Microsoft Office Suite, AI for Business Analytics

Leadership & Management:

- Strategic Decision-Making, Team Leadership, Time Management, Process Optimization

Core Competencies:

- KYC/AML Compliance, Foreign Exchange Operations, Trade Finance, Customer Service Excellence, Global Payment Systems

Certifications

- Junior Associate (JAIIB) - Indian Institute of Banking Finance
- AML, SAR/STR Compliance - PRO AML, UAE
- International Trade Finance - Letter of Credit & UCP 600
- Mutual Fund Distributors Certification, India
- Business Analytics - LinkedIn

Work Experience

Branch Manager

AU Small Finance Bank, Hyderabad, India

April 2023 – October 2023

- Directed retail banking operations, managing financial products, customer service, and regulatory compliance.
 - Streamlined branch operations, improving customer satisfaction and operational efficiency.
 - Introduced foreign exchange services to address the needs of expatriate and business clients.
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Branch Manager

DBS Bank, Hyderabad, India

December 2022 – March 2023

- Expanded the bank's retail business by introducing customized financial solutions for expatriates and local clients.
 - Enhanced global payment systems and trade finance services for seamless international transactions.
 - Established remittance programs, ensuring smooth cross-border transaction processing.
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Branch Manager

HDFC Bank, Hyderabad, India

November 2021 – November 2022

- Surpassed financial product sales targets while providing tailored solutions to clients.
 - Focused on building long-term customer relationships and increasing service quality.
 - Promoted foreign exchange and remittance products to meet customer demands.
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Branch Manager

ICICI Bank Ltd, Hyderabad, India

April 2021 – September 2021

- Delivered comprehensive customer onboarding, product advisory, and POS solutions.
 - Maintained strict adherence to global KYC and AML standards.
 - Expanded the branch's forex offerings to meet client needs.
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Branch Operations Manager

Axis Bank, Hyderabad, India

September 2019 – March 2021

- Oversaw branch banking operations, ensuring exceptional service quality and compliance.
 - Implemented operational improvements to elevate customer satisfaction.
 - Simplified currency exchange processes for enhanced service efficiency.
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Deputy Manager

HDFC Bank, Hyderabad, India

March 2016 – September 2019

- Conducted compliance audits, ensuring adherence to regulatory standards.
 - Supervised banking operations, including foreign exchange and remittance processes.
 - Integrated forex and remittance workflows to improve processing efficiency.
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Junior Officer

City Union Bank Ltd, Hyderabad, India

June 2012 – January 2016

- Managed branch cash positions and ATM operations with accuracy and efficiency.
 - Facilitated secure and compliant transaction processing through RTGS, NEFT, and SWIFT systems.
 - Handled currency exchange operations in compliance with central bank regulations.
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Education

- Bachelor of Commerce, Osmania University, Hyderabad, India (2007–2010)
 - Bachelor of Law (LLB), Osmania University, Hyderabad, India (2013–2016)
 - Post Graduate Diploma in Banking, Institute of Finance, Insurance, and Banking, Hyderabad, India (2011–2012)
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Languages- English (Fluent) Hindi (Fluent) Urdu (Native)