

**Mohammed**

**Mohammed.346379@2freemail.com**

**Profile!**

I have more than 3 years of Banking Experience working with local and foreign banks and financial institutes, equipped with broad knowledge of Branch and Sales Management, New Business Development, Portfolio Management, Relationship Building and Management, Customer Services, Sales Management (Credit card sales and Personal loans), Customer Handling etc. An ambitious and hardworking Business graduate with great persuasion and negotiation skills is looking forward to be a part of an organization that promises high standards of professionalism. My academic qualifications and job durations at highly respectable companies assure the fact that dedication and commitment is an integral part of my personality.

**Work Experiences:**

(**Dec 2013- till Date)**

**Emirates Islamic Bank, Dubai**

Currently I have been working for Emirates Islamic Bank, **GARHOUD BRANCH** as “**Personal Finance Executive”**. My job responsibilities include:

* Identify new customers for the bank which generates new business in form of Retail Assets products
* Visiting companies to meet HR managers/finance managers
* Responsible for the training new members in my team in all aspects of products and services
* Develop and maintain strong working relations with all existing clients at key levels to optimize the utilization of approved facilities
* Listing new companies and opening payroll accounts for salary transfer
* Selling financial products like personal loan, Top ups, current account, salary account etc.
* Provide advice on potential financial planning based on client needs and carry out investment suitability profiling of customers and suggesting suitable credit cards, personal loans
* Develops new business prospects in specific geographic areas through cold calls
* Managing customer centric banking operations forwarding customers instructions to the concerned department
* Ensuring customers satisfaction by achieving delivery and services as per quality norms
* Achieving the sales target through selling of core products and cross selling
* Coordinate with the bank official to generate and procure more business
* Create and build customer awareness on new products through mailers, personal visits etc to prospect business

**(Oct 2011 to June 2013)**

**OMAN UAE Exchange, OMAN**



I have been working for Oman UAE Exchange, OMAN as “**Front Office Executive”. I also work as “Junior Manager".** My job responsibilities include

* Receive and settle customer transactions using all accepted modes of payment
* Responsible for remittances, foreign currency exchange and other financial transactions
* Tally all daily activities , after closing the branch
* Business Visit Reports / Call Report
* Exchanging the foreign currency to Omani Riyal
* Ensure that all branch staff members perform their work in full responsibilities
* Maintaining strict disciplined/office decorum and proper dress code
* Ensure that staff members completely adhere to company policies and procedure and local AML regulations
* Verify each teller’s cash at the close of their duty them to payout surplus holding to duty cashier. Achieve report embezzlement of cash if any noticed to head office immediately
* Ensure the cashier have placed their cash box in safes. Safes and premises are properly locked and arrange for dual custody of safe key over night
* Mark over time and under time register promptly on daily basis. Assign suitable staff member to dispatch relevant report/statement to head office on daily basis accordingly to requirement
* Ensure maximum capital rotation is made and no unwanted holding cash are eliminated at all tills
* Make outside deal with exchange house and help for international deal

**(July2011 to Sep 2011)**

**Taj Barka Trading Company, Oman**

I have been working for Taj Barka Trading Company as “**IT Assistant”**in Computer Consumable and Stationery itemdepartments. My job responsibilities include

* Maintaining the configuration of all the systems
* Having record of supply for all computers and computer accessories
* Develop and maintain relationships with customers to maximize sales opportunities and achieve sales standards with the goal of acquiring 100% profit in increase of sales
* Installing, maintaining and monitoring of hardware and software
* Training of staff on various applications as required
* Liaising with third party support and vendors for the arrangement of system

**(Jan 2010 to May 2011)**

**Anjuman Institute of Technology and Management,India**

I have been working for AITM as “**Cashier”** in Accountsand store departments. My job responsibilities include

* Daily deposits and monthly deposits reports
* Maintaining the monthly account book and ledger upto date
* Maintaining a record of sales turnover and report to the Sales Manager
* Document financial transactions by entering account information
* Preparing weekly and monthly profit and loss accounts
* Reconciling financial discrepancies by collecting and analyzing account information
* Controlling receipts and Payments by verifying documentation, and requesting disbursements
* Prepare bank reconciliation statement
* Managing petty cash transactions

**(March 2008 up to May 2009)**

**S.N.Sunderi Enterprises,India**

I was working in S.N.Sunderi Enterprises as “**Sales Executive”.**My Job responsibilities included:

* Business verification visits & preparation of visit analysis reports (Call Report) to evaluate & substantiate financial activities & health of business.
* Prospecting new customers and managing relationship with direct and indirect customers with the purpose of increasing sales
* Prepare sales invoices and upkeep of an accurate accounts filing system
* Preparation and input of month end journal vouchers
* Inputting, matching, batching and coding of invoices
* Reconciliation of Debtor and creditor accounts
* Preparation of various reports for senior managers
* Responsible for financial accounts including budgets and cash flow
* Inputting of supplier invoices and employee expense claims to the ledgers
* Proactively identifying business improvement opportunities
* Merchandising the goods
* Maintaining Inventory
* Ordering of Stock on weekly basis from warehouse

**(Jan 2004 up to Nov 2007)**

**JRG Securities Ltd., India**

I was working inJRG Securities Ltd,Indiaas“**Terminal Operator”**. My Job responsibilities included:

* To manage and enhance the existing commercial portfolio and solicit acceptable new relationships in order to meet the pre-set financial objectives
* Develop and maintain strong working relations with all existing clients at key levels to optimize the utilization of approved facilities
* Continue  to the team’s business plans for the expansion of business opportunities in strategic target areas and cross selling of Shares and Securities
* Prepare call plans prior to customer visits to establish objectives and explore customer needs with the aim of matching products with the Customer Value Proposition
* Coordinating with clients and get their feedback
* Preparation of daily deposits and rectification of entries, if required
* Maintaining of daily deposits and collection reports

**Educational Qualifications!**

* Diploma In Automobile Engineeringd, Karnataka,India(2005 – 2008)
* Pre-University (Science), Karnataka (2003 - 2005)
* **Secondary School**, Karnataka(2003March)

**Achievements!**

* Promoted to **Junior Manager** in Oman UAE Exchange
* Awarded as Best Employees of the Year in 2012 in Oman UAE Exchange

**System Knowledge!**

##  Finn-one, CET, CRM, Track Soft, Track soft, Doc-Safe, AST, Finacle, CIF,

 **Training and courses attended!**

* Anti- money Laundering
* Customer Due Diligence
* Compliance training
* CRM Training
* Fraud Awareness Training

**Computer Skills!**

* Professional in Microsoft Win-XP, MS Win 2000-2003 Server, Win XP, Win 7, Win 8 MS Win NT etc.
* Professional in Microsoft Office (Word, Excel, Access, Power Point, Project etc.)
* Extensive Knowledge of Hardware Maintenance, Intranet
* Excellent knowledge of MS outlook scheduling, mail and calendars
* Expert in Computer Hardware and Networking

**Management & Other Skills!**

* Knowledge on Corporate, Trade and Client Relationship.
* Good skills in the assessment of credit risk, spread and analyze the financial statements
* Knowledge and experience of Banking /Financial Services.
* Hold strong management skills such as planning the work, organizing schedules, leading the teams and controlling.
* Strong time management and team management skills.
* Very Confident,hardworking , optimistic and ready for challenges
* Pleasing personality, strategic orientation , presentation skills and network ability

**Interests!**

* Reading books and newspapers to keep myself up to date and informative
* Playing sports like Cricket and Snooker.

**Personal Information:**

* Date Of Birth : 2nd May , 1985
* Nationality : Indian
* Religion : Islam
* Languages Known : English , Arabic , Urdu ,Hindi ,Kannada, Malayalam
* Marital Status : Single
* Visa Status :Employment Visa

**References!**

* Will be furnished on demand