

# SMITHARAJ DEEPAK

**12+** years experienced **FINANCE** Professional with hard core expertise in Money exchange/ Banking industry and with valid UAE Driving License. Adept in **turning around loss making branches, enhancing responsiveness in transactions, currency detection, benchmarking approaches with competitors, Staff training support** thereby enhancing internal and external customer satisfaction and contributing to the bottom line profitability of the organisations worked with.

## EXPERIENCE

### SHARAF EXCHANGE | DUBAI | UAE

#### Branch Manager (Sales & Operations)

May 2019-Present

- Act as a liaison between the Head Office Compliance wing and Branches regarding Compliance matters, queries emails and investigations
- Monitoring day-to-day transactions of the branch for any unusual, structured, suspicious and blacklisted ones
- Educating the staffs in the Branches regarding Anti-Money Laundering & Combating Terrorist Financing and 'Know Your Customer' procedures
- Record keeping including AML and CTF Policy & Procedures
- To take proper remedial actions and inform Head Office Compliance wing if violations are identified

### WALLSTREET EXCHANGE CENTRE LLC

#### Branch Manager (Sep 2013 – April 2019)

#### Assistant Manager (2010 – 2013)

#### Teller (Sep 2007 – Apr 2010)

#### ACHIEVEMENTS

- ✓ **Turning around loss making branch** using innovative market penetration strategies and successively **enhanced bottom line revenue** approximately by 150% in a period of 6 months.
- ✓ **Enhanced responsiveness in teller transactions** by using product and currency detecting knowledge resulting in **enhanced client satisfaction and retention** thereby enhancing bottom line revenue of the organisation.
- ✓ **Utilized benchmarking approaches** in quoting best prices for the customers resulting in enhanced customer inflow.
- ✓ **Trained the support staff using in house training** approaches resulting in enhanced transaction speed, improved customer follow ups and new client acquisition.
- ✓ Successfully transferred the diverse expertise what I have gained to the **different employee groups across branches** thereby contributing to employee retention.
- ✓ **Enhanced bottom line revenue** by incorporating small, medium and **high profile MNCs into WPS system**.

#### DUTIES AND RESPONSIBILITIES

- ✓ **Supervising the performance of Head Teller, Cashiers** and Branch Service Representatives (BSR).
- ✓ Ensure optimum **productivity and high quality service** to customers.
- ✓ Responsible of **monitoring target v/s achievement, staff allocation & productivity**, Training staffs, MIS reports, Income & Expenses etc.
- ✓ Give direction and leadership to the **operational and managerial functions**.
- ✓ Responsible for **growing customer base**, customers and business relationships.



## GET IN TOUCH

📍 Dubai, UAE

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**Nationality:** Indian

**Visa Status:** Employment

## PROFESSIONAL SKILLS

### BRANCH ADMINISTRATION

### EXISTING CLIENT BASE

### TARGET ACHIEVEMENT

### POLICIES AND PROCEDURES

### CLIENT RETENTION

### TRAINING AND DEVELOPMENT

### FINANCIAL DOCUMENTS

### MARKETING AND PROMOTION

### CUSTOMER SERVICE

### CORPORATE CLIENT MANAGEMENT

### AUDITING AND CONTROLLING

### PREPARING REPORTS/ MIS



## PERSONAL INFO

**Gender :** Female

**Marital Status:** Married

**Languages:** English, Hindi and Malayalam.


**DOB :** 25<sup>th</sup> May 1978

**Driving License:** UAE


## EDUCATION



- ✓ Responsible for **Cash and Security Documents** and also ensuring optimum cash balance is maintained.
- ✓ Ensure **Internal Control procedures** are in place at all times.
- ✓ **Review and authorize all documents** (originals and scanned) pertaining to New Account opening, Remittances, Foreign Currencies etc.
- ✓ Responding to **Internal / External Audit** queries in a timely manner.
- ✓ Maintain **good public relations with customers** and the community.
- ✓ **Managing difficult situations** with customers and providing them with a resolution.
- ✓ **Reporting of any untoward incident** to the related department heads and top management
- ✓ **Conducting timely branch meetings** to discuss the strategies for achieving the branch targets.
- ✓ Responsible for **Control over Stationery usage** and safe-keeping of security items.
- ✓ **Managing team** and getting the **daily activities report** at the end of the day.
- ✓ **MIS reporting** to the Directors and head office.

 **Engineering Three year Diploma holder (equivalent to Three year graduation)**  
Womens Poly Technic Trivandrum, Kerala.

 **Certified by government of UAE for Anti Money laundering.**

 **COMPUTER SKILLS**  
ERP applications, Simex, AS-400, Banking System, Internet & Ms-Office.

## REFERENCES

Available upon request

### ASIA MONEY EXCHANGE: DUBAI Cashier (Sep 2006 – Aug 2007)

#### ACHIEVEMENTS, DUTIES AND RESPONSIBILITIES

- ✓ Providing **foreign exchange services** to clients and process cash transactions.
- ✓ Buying and selling of all **currencies and traveller cheques**.
- ✓ **Attending 180 – 200 customers** per day.
- ✓ **Trading currencies with other exchange houses** as a wholesaler.
- ✓ **Managing inventory** and reorder level.
- ✓ **Providing best customer service** thereby enhancing customer satisfaction.
- ✓ **Examine checks for endorsements** and to verify other information.
- ✓ **Identify transaction mistake** when debits and credits do not balance.

### JEWEL CRAFT: DUBAI Cashier (Sep 2003 – Aug 2006)

#### ACHIEVEMENTS, DUTIES AND RESPONSIBILITIES

- ✓ **Analysed business process** and utilised product expertise and **transaction accuracy** as tools in enhancing customer satisfaction loyalty.
- ✓ Utilized multi capabilities in **enhancing client satisfaction** thereby **reducing HR cost** and contributing to departmental efficiency as well as bottom line profitability.
- ✓ Retained difficult customers using **customer centric approaches** resulting in enhanced customer retention rate.