

MUSTHAF A MUNEER

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CUSTOMER SERVICE | RETAIL BANKING | WEALTH MANAGEMENT

Professional Profile

A diligent professional with customer centric approach to consistently achieve individual Retail Banking performance metrics with significant track record of success in meeting customer expectations by delivering efficiency, accuracy, timeliness and professionalism of response in person or on the phone. **Acquired over two decades of progressive experience in the field of banking, digital service and exchange house.** Experienced Banking Operations professional known for ability to envision and create successful outcomes in complex situations with proven abilities in understanding business requirements, customer-value maximization & developing new business processes. Excellent understanding of banking products and supporting digital technology gained from hand on experience in banking based operations.

Well-organized and responsible with an aptitude in problem-solving, acquired hands on experience in creating new and innovative ideas to sell product, ensuring to meet monthly sales goals. Proven skills in facilitating seamless support in managing end to end sales activities, building relations, providing quality customer services and achieving optimum level of customer satisfaction. An articulate communicator with proven interpersonal & negotiation skills, honed with excellence. Self-motivated, hardworking & consistent with a high degree of flexibility, creativity and resourcefulness. Proficient of working on Microsoft application and other operational functions of channels ATM/VTM/CDM.

Core Competencies:



Professional Experience

NATIONAL BANK OF FUJAI RAH/DUBAI | DEC 2002 – PRESENT

Senior Customer Service Officer | Jul 2015 – Present

Teller Supervisor | Apr 2008 – Jun 2015

Teller | Dec 2002 – Mar 2008

AL_ GHURAIR INTERNATIONAL EXCHANGE, DUBAI | SEP 1997 – NOV 2002

Cashier

Domain Skills

- Accelerating growth and generating customer loyalty levels along with the management of process verticals and implementation of process improvements and quality.
- Managing customer objections, queries of retail banking customers and coordinating with other departments to make sure that the cases are resolved in provided turnaround time.

- ↳ Establishing and maintaining healthy business relations with customer, enhanced customer satisfaction matrices by achieving delivery & service quality norms.
- ↳ Considering the client's financial needs and giving him the best possible advice depending on his financial situation.
- ↳ Reframing the traditional banking operational management into digital transaction, including:
 - ↳ Cash deposit, cash withdrawal, money exchange, ID capturing, digital signature & document scanning.
- ↳ Driving significant efforts in handling the operational function of VTM (Remote teller) as well as retail and cooperate client transaction and processing the payments accordingly.
- ↳ Making vital contribution in handling and processing all cash related transaction and perform due diligence by asserting the customer identity, source of funds and genuineness of the transactions.
- ↳ Accomplishing all clearing cheque ICCS (outward/inward) & formulating the reconciliation reports.
- ↳ Assuring the willingness of a client towards a specific investment decision is complimented by a clear understanding of the risks involved.
- ↳ Executing customer contact strategies in line with Group operating models and strategies set by regional Customer Relationship Management team, ensuring that all customer needs are met whilst achieving maximum sales.
- ↳ Delivering round the clock quality customer services and achieve sales targets through inbound and outbound channels and providing effective support to team leader on daily operations and related administrative tasks.
- ↳ Maintaining seamless coordination with the parties concerned in resolving customer's complaints / feedback timely and drive for service improvement so as to improve customer experience.
- ↳ Handling customer escalations smoothly by providing best possible solutions to the customers. Displaying sharp business skills to gauge customer requirements & providing them optimum satisfaction.
- ↳ Performing the ATM replenishment jointly with the operational officers as well as supervising the transactions reports and involving in the EOD Reconciliation of GL account and collateral securities.
- ↳ Making an effective use of tools and information to drive customer service delivery performance and undertaking effective individual reviews.
- ↳ Developing and monitoring performance against key success metrics while identifying and mitigating risks associated with achieving the bank's business plans.
- ↳ Establishing Affluent Banking within branches and customer relationship officer & RMs recruitment, processes reviews, and implementation.

Education

- ↳ Spoken Arabic, Zabeel International Institute of Management & Technology, Dubai, 2014.
- ↳ Diploma of computer applications, APTECH computer educations TVM, 1994.
- ↳ Bachelor's Degree in science, S.N. College, University of Kerala, 1993.

Certifications

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| ↳ ICA international certificate | ↳ Forgery and counterfeiting |
| ↳ Anti-money laundering | ↳ Customer service excellence program |
| ↳ Signature forgery and document screening | ↳ HSE Champions training |

Awards & Honor's

- ↳ Recognized as the Top Achievers in Retail Banking as well as received appreciations for outstanding contribution.

Personal Details

Date of Birth: 22nd Jan 1970 | **Nationality:** Indian | **Languages:** English, Malayalam, Arabic and Hindi.