



Ramzy Abdul Muhaimin

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PROFILE & VALUE

- Analytical and solution-oriented professional with broad experience in managing financial transactions and delivering exceptional customer service. Skilled in preparing periodic financial reports to support management decisions.
- Proven track record of handling cash deposit and withdrawals, cash receipts and payment transactions, inter account transfers, scheduling and processing transactions, cross-selling products, and identifying and solving discrepancies.
- Excellent communication, analytical, and interpersonal skills along with capability to develop lucrative relationships with clients, peer, and senior management.

QUALIFICATION & EXPERTISE

Finance & Business Operations
Business Profitability & Growth
Regulatory Standard Compliance
Financial Reporting
Key Relationship Management
Customer Service & Support
Process Improvement initiatives

EDUCATION & CREDENTIAL

Bachelor's Degree	University of Calicut, India <ul style="list-style-type: none">• Commerce
Diploma	APTECH, India <ul style="list-style-type: none">• Higher Diploma in Software Engineering
IT Skills	<ul style="list-style-type: none">• MS Office Applications

CAREER PROGRESSION

Year - 2020	M/s. First Abu Dhabi Bank	Teller Supervisor
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Highlights:

- Spearheaded the management of overall routine administrative, processing, and teller operations, including problem resolution, compliance with standards, and prepared regular and ad hoc management report to enhance operational efficiency
- Achieved and exceeded sales targets through inducing product knowledge while serving as a dependable team player to assist with complex work related matters
- Played an instrumental role in evaluating and improving operational SOPs to ensure adherence to standards and regulations
- Reviewed internal operations and relevant risk control on regular basis and reporting suspicion / incidents in timely manner
- Collaborated with Branch Managers to attain adherence to prudential regulations, standard operating procedures, and relevant policies as well as promoted enduring business relationships among branches and other supporting units of bank
- Earned appreciation by senior management for efficiently completing tasks assigned by Regional Operations Manager, Head of Operations Support, and Head of Retail Banking while identifying deficiency areas and introducing process improvements

2008 - Year	M/s. First Abu Dhabi Bank	Teller
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Highlights:

- Secured maximum customer satisfaction through handling cash receipts and payment transactions as per bank standards, resolving their queries and complaints, and delivering top-notch service to maintain highest service standards
- Played a vital role in cross-selling products, offering DD, TLX Transfers, and bullion sale to clients, retaining existing customers, and expanding client base as well as generated monthly Profit Reports to augment business decisions

- Facilitated in cash deposit/withdrawals in UAE Dirhams and Foreign Exchange, cheque deposit, Inter account transfers while preparing foreign currency deal with Treasury for Corporate customers, and making financial entries as per bank SOPs
- Performed T/Cheques buying / selling, organised collection schedule, and processed the transactions, created and modified standing orders, while managing Cash Passport and outward clearing cheques in foreign currencies

2003 - 2008

M/s. UAE Exchange Centre LLC.

Assistant Branch Head

Highlights:

- Steered the operations of major profit centers of company, delivered value-plus customer service, and achieved predefined qualitative and quantitative periodic targets to maximize revenue and profitability
- Promoted a productive working environment through implementation and control of standards and procedures across branch systems and processes
- Commanded overall branch operations in Manager's absence and led a team of 42 staff members of cross-functional departments, such as customer service, marketing, and support
- Prepared insightful periodic reports and presented before senior management to support business decision making process
- Ensured diversity practice in branch through staff rotation in branch and effective management of duty times and leave days
- Accomplished utmost client satisfaction through quality complaint redressal and excellent customer service as well as assured error-free completion of product cycle by streamlining support operations
- Supported in branch asset management optimization, such as cash purchase, holding, and sales and maintained fixed and non-fixed assets, including branch, computer, and systems
- Maintained strict branch security by utilizing cameras, security safe, and systems controls as well as implemented anti-money laundering policy and procedures in branch and reported anomalies to the Chief Compliance Officer of company
- Met and exceeded corporate targets through overseeing marketing operations to both individual and corporate segments in a professional manner
- Administered overall routine teller operations, including cash management of over 250 clients' daily footfalls, cash holding and releasing, foreign currency handling based on market intelligence, and encashment of travelers' cheques
- Ensured teller working environment in compliance with internal policies and procedures of company and recommendations of regulator while proficiently maintaining vigilance against frauds and errors

Additional experience as Audit Assistant at M/s. P. A. Mohamed Ashraf – Chartered Accountant.

REFERENCES AVAILABLE ON REQUEST