

**THAFSHID HASHIM. C.K.**  
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**MANAGERIAL PROFILE**  
BANKING & FINANCE

**Team Management | Risk Management | Internal Control | Customer Service Quality**  
Diligent and accomplished professional contributing **over 18 years** diversified and valuable experience in Banking and Finance with reputed organizations in UAE. Possess expertise in reviewing, analyzing, controlling and modifying operational processes; and leading teams through various transformation under multicultural environments. Suitable exposure and knowledge in managing the operational risk in branch and business functions

**EXECUTIVE SYNOPSIS**

- ❖ Leading a team of 20+ employees. Adept in handling transaction support pertaining to AML, risk management, branch talent management and administration activities across branch network.
- ❖ Deft in monitoring branch activities, daily transactions, queue management, supporting business managers, ensuring controls and monitoring mechanisms.
- ❖ Expertise in managing branch operations and administration / house keeping with focus on sustaining service quality and standards.
- ❖ Supporting and training staff, managing branch business teams & projects handing.

**Objectives:**

Seeking managerial assignments with a professionally managed organization and provide utmost contribution for organization growth, and build credibility in the industry.

**EMPLOYMENT HISTORY**



**Branch Operations Manager / Branch Compliance In-Charge / Acting Operations**

**Risk- Branches & Cluster** > Noor Bank - UAE August 2009 – March 2020.

Responsibly handled all Noor Bank network branches assigned across the period. Also given opportunities to manage the zone network (both Dubai & Sharjah) by head of operations.

***Job Profile:*** Responsible for managing the entire operations of branch in compliance with policies & procedures from regulatory authorities. Also ensure on maintaining quality standard of services & error free operational assignments.

- **Transaction Management**- supervises all teller assignments, authorizations, and focus on service resolution related & cash management.
- **Compliance** – Branch compliance policies, periodic review of both retail and business accounts, KYC review, CDD (Customer Due Diligence), Norkom checks, Central bank and Google verification and checks, Transaction monitoring and reporting, raising STR (Suspicious Transaction Report), AML reporting, Account review and remediation. Independent MIS preparation & reporting to AML for the business accounts on special clearing cheques processed and raising STR to business and functional departments.
- **Operations Risk** – Responsible and handling the ORMS (Operations Risk Management System) for branch networks. Preparation of SOP (Standard Operating Procedures) for the branch operations and service functions. Performing monthly and periodic RCSA (Risk

Control Self-Assessment). Reporting and formation of new products and services to Head Of Operations.

- Risk Management – Implementing AML policies, implementing cash controls in monitoring cash flow / holding and proper utilization and interest spread. Supporting efforts to identify & mitigate risk within areas of responsibilities across branches.
- Internal Control - Responsible for reconciliation on branches sundry & suspense accounts and submissions. Key member of the corporate audit performed 2019
- Business Transaction Support – Business leads for branch, Cross selling of products and services, executing strategies for building team effectiveness. Stock & Stationary mgmt.
- Project Management – Approver functionality for the products & services pre-launching and test module. Conducting UAT (User Acceptance Test) at branch level with analysis, review and process completion. Involved in testing and implementation of various system application projects (On-Us Cheques /NOS /Special Clearing /DED module)
- Training - Provide detail training on branch ops & risk control to branch managers.
- Service Offerings – Cheque Book, Debit Card, LPO, Letter of Guarantee and security instrument issuances in branch, buy-out settlement proposals for retail banking.

- **Branch Operations & Service In Charge** Standard Chartered Bank – UAE (June 2005 – July 2009) for Al Ain / Abu Dhabi branches



***Job Profile:***

- Responsible for managing the service and teller related assignments in the branch.
- Preparation of Suspicious Transaction Report on both business & retail accounts level in branch.
- Checker and Approver for the transactions on Financial Control Policy in branch.
- Handling of business refusal activities, pertaining to branch operations business on adhering to legal and compliance and group law & regulations.
- Key handler for Loyalty Management System (LMS) on resolving complaints logged centrally and branch.
- Independently handling Operations Supervisory functions.
- Ensuring high quality of customer service and retention.
- Independently handling Cash Management Operations.
- Delegation given for checker and investigator for Norkom AOC in branches.
- Authorized signatory for lending and liability products.
- Handling and maintaining branch sales and service volumes.
- Preparation & Reconciliation of Daily Excess Report in the branch.
- Reconciliation of debit cards, switch cards, cheque books received in Branch
- Preparation of Business Continuity Plan for Al Ain / Abu Dhabi branch operations.

- **Manager-Branch Head & Territory In Charge** UAE Xchange North Kerala (June 2001 – May 2005).



Supervising a sales force of above twenty, with annual increase of 30 percent in sales and exports on foreign exchange business. Professional approach to all the new concepts undertaken by the company on penetrating and developing the product portfolio.

***Job Profile:***

- Corporate Sales - Catering new business clientele, Retention of key exporters. Investment counseling on NRI's.
- Forex Management – Source and evaluating the purchase and sales of major foreign currencies from all major banks, registered money changers & retailers.
- Travelers Cheques - Purchase and sales of travelers cheques - American Express, Visa,

Master Card, Travelex.

- Money Transfers – Analysis and developing both Inward & Outward remittances - Xpress Money, Money Gram, Swift Transfers, FCDD transfers.
- Debit Cards - Issuance of Travelex Cash passport debit cards and encashment.
- Travel & Ticketing Management – The volume analysis and PLB formulation on issuance of tickets both International and domestic & other added services related.

**Academic Chronicle:**

M.B.A - Marketing & Finance: G.R.D.Institute of Management  
Bharathiar University. (1998 – 2000)  
B.Com : Govt. College Madapally  
University of Calicut. (1994- 1997)  
\*AML / KYC : Pursuing online certification course under Risk.Pro  
Computer Literacy : Banking Apl – EBBS, Cards400, Iflex/Host, HPS

**Certifications & Trainings:**

- Certified on Wealth Management Expert Series Level I&II conducted and programmed by Standard Chartered Bank.
- Certification on Compliance and AML Awareness Training & Process by Noor Bank.
- Certification on Fraud Awareness Training by Noor Bank.
- Certification on Information Security Training Program under Operational Risk Department by Noor Bank.
- Certification on Operation Risk Management Training by Noor Bank.
- Certified by American Life Insurance Company (ALICO) for Income Builder Plans.
- Completion and certification on all branch operations and product portfolio under Consumer Banking for Standard Chartered Bank.
- Affiliated certification on Money Laundering from Reserve Bank of India.

**Personal Profile:**

Father's Name : C.O. Hashim  
Date of Birth : 29<sup>th</sup> June 1976  
Nationality : Indian  
Linguistic Abilities : English, Malayalam, Arabic, Hindi, Tamil.

**Strengths & Capabilities** :

- Team Management .
- Communication Skill.
- Leadership
- Problem Solving
- Initiative Skills
- Drive to Learn
- Customer Centricity
- Goal Oriented
- Service Quality

I hereby declare that all the details furnished above are true to my best of knowledge & belief.

THAFSHID HASHIM. C.K.