



## **NAINA MOHAMED**

Contact: 00973 39061234 ~ E-Mail: pmknaina@yahoo.com / pmknaina@gmail.com

**Result-oriented professional looking for senior Managerial level position in Operations Management / Business Development / Sales & Marketing / Treasury, Bank Notes and Client Relationship Management with leading MSBs of repute**

### **PROFILE SUMMARY**

#### **Professional with 22 years' successful experience in Exchange House Operations**

A competent professional with wealth of experience in Business Management, Business Development, Operations Management, Bank Notes, Treasury Operations, Sales & Marketing, Team Building & Training, Customer Service Management, Client Relationship Management, Cash Management, Back office Management and Anti - Money Laundering.

Proficient as Consultant in profit maximization and cost optimization initiatives and attaining business operational excellence using innovative strategies.

Highly confident and motivated team player with an excellent relationship building, leadership, problem solving, effective communication & interpersonal skills.

### **ORGANIZATIONAL EXPERIENCE**

#### **Dec 2020 to till date with SKY International, Kingdom of Bahrain as a Financial Controller**

**Reporting directly to the stakeholders of the company.**

**SKY International** is a privately owned company involved in Electronics, Mobile Stores, Departmental Stores and Chain of Restaurants.

##### **Responsibilities**

Preparing financial reports.  
Monitoring internal controls.  
Overseeing and preparing income statements.  
Participating in budgeting processes.  
Managing financial transactions.  
Streamlining accounting functions and operations.  
Strategic planning for financial growth.  
Coordinating audit processes.  
Risk minimization plans and opportunity forecasting  
Cash flow management  
Improving efficiencies and reducing costs  
Ensuring compliance with statutory law and financial regulations  
Financial reviews and exploring investment avenues  
Payroll processing  
Working closely with the Management and other Executive team in achieving the set goal.

#### **Dec 2019 to Nov 2020 take care of Family Business in Chennai, India**

#### **Nov 2018 to Nov 2019 with Ebixcash, Mumbai, India**

**Position: CONSULTANT      PERIOD OF CONTRACT: 1 YEAR      REPORTING TO: Managing Director**

EbixCash is a company which offers multi-services prepaid payment card that providing solutions for consumers and corporates. It aims to empower the unbanked and under-banked segments through secured and customized payments' solutions. The Company's product range has a wide acceptance - from services to stores, both in the offline and online.

##### **Responsibilities**

Business development related issues.  
Gulf countries business development related issues  
Dealing with Gulf Central Banks related to MSB license.  
Import and Export of Bank notes.  
All kinds of Import and Export deals for local and international  
Forecast revenues and costs and report any discrepancies  
Tax consultancy  
Monitor financial procedures and ensure compliance with the law  
Provide solutions and set goals to increase performance & profitability  
Review day-to-day transactions to identify areas of improvement  
Head hunting for Gulf experienced candidates, shortlisting and forwarding to HR.

## **Jan 2018 to May 2018 with Hamdan Exchange, Oman**

**Position: Head of Forex – Bank Notes      Reporting to: General Manager**

Hamdan Exchange is one of the oldest Exchange Houses in Oman with a network of 26 branches. My role was in Hamdan Exchange as a Forex Head. Hamdan Exchange SPECIALLY RECRUITED ME TO SET UP Bank notes department. My responsibility was to develop a Bank notes department and start dealing in the Local and International Currency markets, Unfortunately Company could not bring in the necessary finance for running the Banknote business. Subsequently my role was limited to other unrelated works, which forced me to resign and return back to India.

## **2013 to 2017 with Lulu International Exchange, Kingdom of Bahrain**

**Position: Forex Manager      Reporting to: General Manager      No of Locations: 14**

Lulu International Exchange, part of Lulu Group UAE, is a reputed global foreign exchange and money remittance enterprise that serves Banking institutions, business houses, local and international corporations as well as individuals. Lulu International Exchange has its global headquarters in Abu Dhabi and operates across several GCC countries such as Oman, Kuwait, Qatar, India, Bangladesh, Philippines, Malaysia and Seychelles. I was the first employee of Lulu International Exchange Bahrain.

### **Responsibilities**

#### **Sales**

Business planning for FX sales.

To Manage the assigned geographic sales area wise to maximize sales revenues and meet the target objectives

Develops specific plans to ensure revenue growth in all areas

Provides monthly assessments report of sales and staff productivity

Formulate all sales policies, practices and procedures

Assists sales personnel in establishing personal contact and rapport with top clients

Established and managed effective programs to appraise and train sales personnel for better customer service.

Holds regular sales staff meetings.

To ensure all the BMs are strictly adhering to the policies of the company.

Conducting market survey for new branch locations.

Frequent visit to all the branches and giving the feedback to the respective BMs for the branch business development.

#### **Marketing**

Developing effective marketing strategies/ promotions that shall attract potential customers to visit the Exchange.

Formulating viable 'new customer and retention' strategies.

Profiling customers and structuring strategies in tune with market dynamics.

Evaluate customer requirements and design new product launches

Preparing detailed reports and analysis on customer retention / customer addition through an advanced object reporting tool – Business Objects.

Designing brand strategies that shall increase the prominence and efficacy of the Exchange including signage designs and their placements.

Responsible to oversee the marketing across the branches

Personally visiting high profile customers through dedicated key account management.

Conduct community based events demographic wise.

#### **Operations**

Reviews expenses and recommends economies

Preparing annual budget – Month-wise, Branch-wise and Product wise.

Monitoring MIS report

Documentation required for various internal and external auditors

Bank fees and expenses, reviewed reports on month end and managed all discrepancies

Cash, transaction practices and analyzing financial account as well as balance sheet and cash flow procedures

Training branch managers about branch monitoring and business process

Preparing monthly presentation

Supervision of Branches to ensure uninterrupted and seamless delivery and highest quality of customer service.

Supervision of Back Office team

Ensure the feedback of the transactions are updated by the feedback team and ensure those feedback is communicated to the branches and customers effectively.

Ensure the transactions are communicated to the banks on the specified time by Back Office Team.

To ensure proper funding of operations and optimal liquidity management.

To ensure timely and quality disposal of customer complaints.

Monitoring the branches to send the daily report to concerned departments in the HO on time.

Business development related issues reporting to GM and CEO.

## **Bank Notes**

Import and Export of Bank notes

All kinds of Import and Export deals coordination with domestic and international clients/ FIs

Ensuring Profitable trade in foreign exchange market

Tie-up with Banks and Exchange Houses for Banknotes business, exploring new clients tie up outside Bahrain.

Daily monitoring of FX high risks transactions.

International payments/ settlement processes for foreign exchange in coordination with trading desk

Single-handedly maintained records of all market liquidity processes as well as managing foreign exchange risks transactions for everyday activities

Assisting all customers for foreign exchange processes and implementing all foreign exchange activities efficiently

Instrumental in managing FX trade by achieving consistent profits

Cash management, supervision, transit, transaction practices and analyzing financial account

All short term cash flow and forecast for future.

## **Treasury**

Assisted the company for opening appropriate bank accounts according to the business requirements.

Monitored online users and access rights to banking platforms.

Determined bank fees and expenses, reviewed reports on month end and addressed all discrepancies

Rendered services as an interface between back service providers and payroll

Sustaining healthy relationship with the clients for generating business and leading workforce towards accomplishing business and corporate goals

Administering and verifying the international payment processes for foreign exchange; coordinating with trading desk to develop customer base

Treasury concepts such as match funding

Treasury Workstation Platforms

## **1997 - 2013 with Bexmoney, Bahrain as a Manager - Administration and Operations**

**Position: Assistant Manager**

**Reporting to: Manager**

BEX Money is a reputed, successful FOREX company owned by Mohammed Al Asfoor, CEO and conceptualist of Designer Shaik Inc with registered network offices in the UK and USA., engaged in Forex retail, Wholesale Banknotes Import and export besides remittances and Bullion wholesale/ retail.

## **Responsibilities**

I have Handled general administration of the exchange and accountable for monitoring the overall operations including business development, customer service, clearing activities, regulatory compliance, cash management, revenue generation & profitability excellence.

Deftly managed a team member under Operations Department and adhered to the KYC guidelines as well as AML policies.

Educating and training the staff about KYC guidelines and AML policies.

Ensured all bank files are processed and uploaded to the respective bank servers before the cut off time

Making sure that the feedback of the transactions is given to customers on time through SMS OR EMAIL.

Retention of the customers by providing the best possible services and being the dedicated point of contact for these customers.

Assign duties to subordinates and observe performance to ensure adherence to company's policies and established operating procedures.

Prepare daily work assignments roster and conducted annual performance evaluation of department employees.

Identify operational challenges resulting from MIS issues.

Interpret operation reports and metrics used in assessing effectiveness and efficiencies of the business and planned strategies to enhance performance and productivity.

Tie-up with Banks and Exchange Houses for Currency buying and selling.

## **ACADEMIC DETAILS**

BA from Madurai Kamaraj University, India in 1995

## **PERSONAL DETAILS**

- Passport No : L 4930972
- Issue Date : 16 Jun 2014
- Expiry Date : 15 Jun 2024
- Place of Issue : Kingdom of Bahrain
- Driving License : Valid Oman Driving License
- Date of Birth : 21 May 1975
- Nationality : Indian
- Present Address : Flat 106, Bldg. 131, Municipality Avenue, Manama – 304, Kingdom of Bahrain.
- Languages Known : English, Arabic, Urdu, Hindi, Tamil and Malayalam
- Marital Status : Married