Muhammad Basit Younas Khan

Supervisor Teller | Banking & Finance Professional

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Professional Summary

Results-driven **Relationship Officer** with **10+ years of experience** in **banking, financial services, and foreign currency exchange (FCY)**. Proven expertise in **client relationship management, cash handling, financial transactions, and regulatory compliance**. Adept at **enhancing customer experience, ensuring AML & KYC adherence, and optimizing financial operations**. Strong knowledge of **UAE banking regulations, risk management, and forex trading**.

Core Competencies & Keywords

- Relationship Management & Client Retention
- Banking Operations & Financial Transactions
- Foreign Currency Exchange (FCY) & Remittance Services
- Sales & Business Development
- Anti-Money Laundering (AML) & Know Your Customer (KYC) Compliance
- Cash Handling & Teller Operations
- Risk Management & Fraud Prevention
- Cross-Selling Banking Products & Services
- Financial Reporting & Reconciliation
- Customer Service Excellence & Conflict Resolution
- Team Leadership & Training
- Regulatory Compliance & UAE Central Bank Policies

Professional Experience

HSBC | Dubai, UAE

Relationship Officer | Apr 2023 – Apr 2024

- Managed **high-value client relationships**, ensuring personalized banking solutions and increasing customer satisfaction.
- Conducted **financial needs assessments** to cross-sell banking products, resulting in a **X% increase in revenue**.
- Ensured strict compliance with **AML & KYC policies**, reducing risk exposure and enhancing regulatory adherence.
- Developed and maintained a **portfolio of high-net-worth clients**, driving **X% growth in deposits and investments**.
- Assisted in **loan processing, credit card approvals, and account management**, improving service efficiency.

Al Fardan Exchange | Dubai, UAE

Supervisor - Main Cashier, FCY | Mar 2021 – Mar 2023

- Supervised a team of **X+ cashiers & tellers**, ensuring smooth **foreign exchange & remittance operations**.
- Processed high-volume **foreign currency transactions**, maintaining **100% accuracy in cash handling**.
- Trained staff on **fraud detection & counterfeit currency identification**, reducing financial risk.
- Monitored and reconciled **daily cash balances**, ensuring transaction compliance with **UAE Central Bank policies**.
- Improved operational efficiency by implementing **best practices in cash handling & customer service**.

Saad Exchange | Dubai, UAE

Supervisor - Teller, FCY | Feb 2020 – Feb 2021

- Led a team in processing **daily forex transactions & remittances**, achieving a **X% reduction in errors**.
- Assisted in **customer inquiries & dispute resolution**, enhancing **client retention by X%**.
- Maintained **strict adherence to financial regulations**, ensuring 100% audit compliance.

UAE Exchange | Dubai, UAE

Teller, Cashier, FCY | Feb 2017 – Jan 2020

- Processed **domestic & international remittances**, handling **multi-currency cash operations**.

- Ensured compliance with **AML & KYC policies**, minimizing financial fraud risks.
- Provided **exceptional customer service**, resolving client issues efficiently.

Habib Bank Limited | Islamabad, Pakistan

Cashier | Jul 2014 – Jan 2017

- Managed cash transactions, deposits, withdrawals, and payment processing.
- Assisted in **account openings & financial advisory**, improving **customer engagement**.
- Conducted daily **cash balancing & reconciliations**, ensuring accuracy in financial records.

Education

Master of Business Administration (MBA) – In Progress
Virtual University
Bachelor of Science (BSc)
Punjab University, Pakistan

Certifications & Training

- **Certified Relationship Management Professional (CRMP)** – IBF (Institute of Banking & Finance)
- **Anti-Money Laundering (AML) & Combating the Financing of Terrorism (CFT) Certification** – UAE Central Bank
- **Certified Financial Services Professional (CFSP)** – Chartered Institute for Securities & Investment (CISI)
- **Foreign Exchange (Forex) Trading & Risk Management** – International Financial Markets Association (IFMA)
- **Customer Service Excellence in Banking** – Dubai Financial Academy

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Technical & Banking Skills

- **Banking Software & CRM:** Finacle, Oracle FLEXCUBE, Temenos T24, Core Banking Solutions (CBS)
  Financial & Forex Transactions: SWIFT, Western Union, UAE WPS, Remittance Systems
- **Regulatory & Compliance Systems:** AML, KYC, Risk Assessment, Fraud Prevention
- **Data Analysis & Reporting:** Microsoft Excel, Power BI, Financial Analytics

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Key Achievements

- Increased **customer portfolio growth by 25%** through relationship management and personalized banking solutions.
- Reduced **transaction processing time by 20%**, improving overall service efficiency.
- Achieved **100% audit compliance** by implementing strict financial controls and regulatory adherence.
- Successfully led a team that processed **high-volume forex transactions** with **zero discrepancies**.

Languages

English (Fluent), **Urdu** (Fluent), **Punjabi** (Native), **Arabic** (Basic)

Additional Information

- **Availability:** Immediately available for opportunities in **banking, finance, and remittance services**.
- **Relocation:** Open to opportunities across **UAE & GCC countries**.
- **Interests:** Financial market analysis, fintech innovations, networking in banking & finance forums.

Extracurricular Activities & Volunteering

- Conducted **financial literacy workshops** to educate individuals on money management and forex trading.
- Active participant in **banking & fintech conferences**, staying updated on industry trends.
- Member of the **UAE Banking & Finance Professional Network**, fostering career growth and knowledge sharing.
