



NAINA MOHAMED

PROFILE SUMMARY

Contact: +91 9566692245 ~ E-Mail:pmknaina@gmail.com

Professional with 25 years' successful experience in Exchange House Operations 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

ORGANIZATIONAL EXPERIENCE

Jul 2023 to Jun 2024 with MTE PTE Ltd, Singapore as a Forex Manager

Reporting to Managing Director

MTE Pte Ltd is a privately owned company holding an office Singapore which offers Bank Notes Retails and Wholesale and Import and Export of Bank Notes.

Responsibilities

Import and Export deals coordination with domestic and international clients.

Ensuring Profitable trade in foreign exchange market.

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

Daily monitoring of FX high risks transactions.

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

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

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

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.

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

Dec 2020 to May 2023 with SKY World Group of Companies, Bahrain as a Financial Controller

Reporting to Managing Director

SKY World Group of Companies is a privately owned company involved in Electronics, Mobile Stores, Departmental Stores and Chain of Restaurants.

Responsibilities

Preparing financial reports.

Monitoring internal controls.

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

Ensuring compliance with statutory law and financial regulations

Financial reviews and exploring investment avenues

Mar 2018 to Nov 2020 with Ebixcash, Mumbai, India as a Consultant

Reporting to Managing Director

EbixCash is a privately owned company holding 400 branches across India which offers Forex, Remittance, Prepaid Card and Travelers Cheque.

Responsibilities

Business development related issues.

Gulf countries business development related issues Dealing with Gulf Central Banks related to MSB license.

All kinds of Import and Export deals for local and international

Forecast revenues and costs and report any discrepancies

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.

Apr 2013 to Jan 2018 with Lulu International Exchange, Bahrain as a Forex Manager

Reporting to the General Manager

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.

Responsibilities

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
Established and managed effective programs to appraise and train sales personnel for better customer service.
Holds regular sales staff meetings.

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.
Designing brand strategies that shall increase the prominence and efficacy of the Exchange including signage designs and their placements.
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
Supervision of Branches to ensure uninterrupted and seamless delivery and highest quality of customer service.
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.

Bank Notes

Import and Export deals coordination with domestic and international clients
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.
Single-handedly maintained records of all market liquidity processes as well as managing foreign exchange risk transactions for everyday activities
Assisting all customers with foreign exchange processes and implementing all foreign exchange activities efficiently
Cash management, supervision, transit, transaction practices, and analyzing financial account

Treasury

Assisted the company in opening appropriate bank accounts according to the business requirements. Monitored online users and access rights to banking platforms.
Administering and verifying the international payment processes for foreign exchange; coordinating with the trading desk to develop a customer base
Treasury concepts such as match funding
Treasury Workstation Platforms
International payments/ settlement processes for foreign exchange in coordination with the trading desk

Jun 1998 – Mar 2013 with Bexmoney, Bahrain as a Manager – Administration and Operations

Reporting to the General Manager

BexMoney is a reputed, successful FOREX company owned by Mohammed Al Asfoor, CEO and conceptualist of Designer Shaik Inc. with engaged in Forex retail, Wholesale Banknotes Import and export besides remittances, and Bullion wholesale/ retail.

Responsibilities

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 the Operations Department and adhered to the KYC guidelines as well as AML policies. Educating and training the staff about KYC guidelines and AML policies.

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

Identify operational challenges resulting from MIS issues.

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

ACADAMIC DETAILS

BA from Madurai Kamaraj University, India in 1995

| PERSONAL DETAILS | | | |
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| • | Passport No | : | Y7818182 |
| • | Issue Date | : | 23 Nov 2023 • |
| • | Expiry Date | : | 22 Nov 2033 |
| • | Place of Issue | : | Singapore |
| • | Driving License | : | Valid Singapore and India Driving License |
| • | Date of Birth | : | 21 May 1975 |
| • | Nationality | : | Indian |
| • | Present Address | : | Choolaimedu, Chennai, Tamilnadu, India |
| • | Languages Known | : | English, Arabic, Urdu, Hindi, Tamil and Malayalam |
| • | Marital Status | : | Married |