

USMAN ASLAM

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Nationality: Pakistani | Marital Status: Married

Languages: English, Urdu, Arabic (Basic)

Driving License: UAE (Valid) | Qatar (In Process)



PROFESSIONAL SUMMARY

Results-driven Operations and Branch Management professional with over **10 years of leadership experience** in the **exchange and remittance industry**, with a **strong focus on sales growth, revenue generation, and branch profitability**, alongside compliance (AML/KYC), audit readiness, and customer acquisition. Proven expertise in managing currency exchange, international remittances, telegraphic transfers, and regulatory compliance in line with **CBUAE and global standards**.

Brings additional experience as an **Assistant Purchase Manager** in the hospitality sector, with strong capabilities in procurement, vendor management, contract negotiation, and ERP implementation. Recognized for driving operational efficiency, meeting revenue targets, and leading high-performing teams in fast-paced, regulated environments.

CORE COMPETENCIES

- Sales Growth & Revenue Generation
- Branch Profitability & Target Achievement
- Business Development & Customer Acquisition
- AML / KYC Compliance & Audit Support
- Exchange & Remittance Operations
- Team Leadership, Coaching & Performance Management
- Online Reconciliation & MIS Reporting
- ERP & Process Improvement

PROFESSIONAL EXPERIENCE

AROMA PACKAGES – Pakistan

Operations Manager

November 2022 – Present

- Oversee daily operations to ensure efficiency, cost control, and service quality.
- Implement operational policies and procedures aligned with business objectives.
- Coordinate with cross-functional teams to improve workflow and productivity.
- Monitor performance metrics and implement corrective actions where required.

LULU INTERNATIONAL EXCHANGE LLC – Abu Dhabi, UAE

Branch Manager

July 2017 – July 2022

- Managed end-to-end branch operations, **consistently achieving and exceeding monthly revenue and sales targets through proactive sales planning and customer-focused strategies.**
- Served as **Compliance Officer**, ensuring strict adherence to AML, KYC, and CBUAE regulations.
- Reviewed and authorized corporate and individual **telegraphic transfers (USD, GBP, EUR).**
- Ensured audit readiness by maintaining accurate records and compliance documentation.
- Conducted daily online reconciliations for multiple remittance services.
- Developed and executed **aggressive sales and cross-selling strategies** to increase branch profitability, transaction volumes, and customer base.
- Led **business development and customer acquisition initiatives**, including camp visits, corporate onboarding, and activation of dormant customers to boost transaction volumes.
- Trained and supervised staff to maintain service excellence and operational accuracy.

ALFALAH EXCHANGE COMPANY – Abu Dhabi, UAE

Branch Manager

August 2012 – July 2017

- Led branch operations with **full P&L responsibility**, driving sales performance, cost optimization, and reporting directly to Area Manager.
- Implemented sales and productivity strategies to maximize output with optimized staffing.
- Ensured full compliance with AML/KYC regulations and internal audit requirements.
- Strengthened customer relationships, resulting in improved retention and business growth.
- Coordinated with operations teams to minimize complaints and improve service delivery.

HOTEL ONE by Pearl Continental – Lahore, Pakistan

Assistant Purchase Manager

November 2008 – October 2011

- Managed procurement activities in compliance with corporate policies and regulations.
- Negotiated vendor contracts, achieving **cost efficiencies and improved profitability.**
- Prepared and evaluated contract proposals and quotation comparisons.
- Maintained vendor databases and product information records.
- Played a key role in **ERP purchasing module implementation**, including staff training.
- Handled project purchasing for multiple hotel locations across Pakistan.
- Conducted monthly market surveys and finalized standing purchase order rates.

TRAININGS & CERTIFICATIONS

- Advanced AML Training – LULU International Exchange
- Compliance Training – LULU International Exchange
- Foreign Exchange Remittance Group (FERG) – CBUAE
- Information Security Awareness
- Effective Cash Handling & Cash Handling Procedures
- Activating Dormant Customers Training

EDUCATION

Bachelor of Commerce (B.Com) – Punjab University, Lahore (2007)

I.Com (Commerce) – Govt. Hashmi Memorial College (2003)

Matric (Science) – Lahore Board (2001)

REFERENCES

Available upon request.