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**CAREER OBJECTIVE**

Continuous learning and application, for betterment of professional and personal aspects of life. Promise and deliver to the expectations of corporate world, utilizing the opportunity, provided to the maximum and thereby conducing career growth.

**CAREER HISTORY**

Given below are the list of duties and responsibilities handled by myself in the capacity of a Teller and a Chief Cashier in respective Organization which I have been. (Work Experience 11 years)

**Emirates NBD (Emirates National bank of Dubai)**

**Teller – Oct `08 – Till date`**

Emirates national Bank of Dubai is the Largest banking Organization in the Middle East and has emerged as one of the Foremost Financial Institution in the region in a short span of time.

* Dealing with the Exchange of Foreign Currencies of 43 nations on a Daily basis.
* Process Cash Advance Transactions on all Major Credit Cards.
* Bulk Purchase of Foreign Currencies from different Retailers.
* Taking bulk Cash Deposits from various hotels, duty Free Shops, etc.
* Keeping track of competitive rates and providing information for new strategies.
* Preparing the End of Day Reports (Cash in hand, foreign currencies stock in hand, Total Business for the day)
* Issuing on Arrival Visas and Providing Immigration Assistance.
* Promotes Bank's products and services
* Accepts utility payments
* Cash depositsand cash withdrawals from the customer’s accounts as per their instructions
* Perform all control routines accurately at prescribed times to enable the Bank to monitor physical and account positions
* Exercise due diligence in processing transactions to ensure risk mitigation and adherence to AML procedures.
* Handle all customer related queries/ issues and escalation if required.
* Familiar with finacle banking operations

**Al Rostamani International Exchange - UAE**

**Cashier - Jan `08 – sept `08**

Al Rostamani is the largest business conglomerate in the Middle East having alliances with various multinational companies.

* Process foreign currencies exchange transactions
* Handle calls to dealing room for special rates Process Foreign Telegraphic Transfer (Wire Transfer), Money gram, Express money and other remittance transactions to different countries
* Handle selling and encashment of travelers cheque
* Verifies signature on travelers cheques against clients identification card
* Obtains online approval for travelers check
* Process issuance, replacement, cancellation of Demand Drafts
* Ensure correctness for the Demand Drafts issued
* Process Cash Advance transactions of cardholders including payout
* Monitors and prepares cash advance transactions end-of-day report and transmittal
* Handles client queries on rates, products and services
* Handles credit card payments
* Prepares end-of-day reports
* Handles end-of-day balancing of cash transaction
  + cash on hand against tellers total
  + posting media against tellers total

**Thomas Cook India Limited (TCIL)**

**Foreign Exchange Executive - Apr ‘06 – Nov `07**

Thomas Cook India Ltd. is a market leader in Travel and Foreign exchange in India with imminent global presence

* Exchange of Foreign currencies and Travelers Cheques (buying as well as selling) as per The Reserve Bank of India’s regulations
* Volume of Cash handled on a regular basis is about 4 to 5 millions
* Well versed with currencies of various countries
* Well versed with The Reserve Bank of India’s Foreign Exchange policies, regulations and amendments from time to time
* Liaising with the Accounts department for corporate clients on billing. Also liaising with banks and the head office
* Detecting fake currency and collection of foreign currencies from Banks, hotels and duty free shops at the InternationalAirport
* Preparing Daily Position Report indicating Sales, Purchases and Remittances made during the day
* Checking Fund Position for optimization of working capital and accordingly withdrawing or depositing cash in the bank
* Inter-branch exporting of Foreign Currency

**LKP Forex Ltd.**

**Front Line Executive - May ‘04 – Apr ‘06**

* Handled Foreign exchange operations for their InternationalAirport branch.
* Foreign exchange operations for Corporate Clients and Retail Customers.
* Handled the whole sale business operations for Banks, FFMC, Authorized money changers and Restricted Money Changers in city branches.
* On the floor operations including cheque payment, cheque deposit, coordinating with Banks, FFMC, Authorized money changers and Restricted Money Changers and arranging the Foreign Exchange requirements for them.
* Preparing the End of Day Reports (Cash in hand, foreign currencies stock in hand, Travelers Cheque transaction, Total Business for the day ,GMC and SBI cards).

STRENGTHS

* Willingness and commitment to undertake and complete any assignment
* Expertise in Banking Operations
* Good customer management skills
* Well adaptive towards corporate culture and behavior & ability to work under pressure

### Success at motivating staff through clear communication and outstanding organizational skills

* Proven strength in problem solving, coordination with strong analytical skills
* An ambitious & hardworking individual with an excellent communication, interpersonal & relationship management skills with an ability to manage time effectively
* Pleasing youthful personality with a zest for life with a strong knowledge and understanding of Banking operations
* IT skills and proficiency in windows working environment (MS Word, MS Excel etc.)
* Ability to work in a system generated working environment.

**ACHIEVEMENTS**

* Excellent performance staff in ENBD 2012 yearly appraisal
* Best performance award for the Front Line Executive in LKP Forex
* Participated and won prizes in sports and Boxing at Inter collegiate level.
* Retail Distribution GEM (Going extra mile) award Q-1 2015

**TRAINING COURSES FOLLOWED**

Participated to the under mentioned training programmers conducted by the Training Center of Emirates NBD.

* Training in Banking Operations and Customer Care
* Training in detecting forged foreign currency notes
* Training in Anti Money Laundering
* Training in finacle system

**ACADEMIC QUALIFICATIONS**

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| --- | --- | --- | --- | --- |
| **Examination** | **Board/ University** | **Class** | **%** | **Year** |
| AISSCE | CBSE | First with Distinction | 76% | Mar ‘01 |
| Bachelor of Commerce | CalicutUniversity | First | 62% | Apr ‘04 |
| MBA | Currently Pursuing MBA from sikkimmanipal University | - | - | - |

**PERSONAL DETAILS**

**Sex :** Male

**Marital Status :** Married **Date of Birth :** 27th March 1983  
**Languages known :** English, Hindi, Malayalam & Tamil