**KHIM**

**E-mail:**[khim.379459@2freemail.com](mailto:khim.379459@2freemail.com)



**PROFESSIONAL OVERVIEW**



A highly-motivated and result oriented professional with a strong performance track record and hands-on experience in the field of customer service, Cashier/Teller, remittance & foreign currency exchange, foreign currency dealing in retail and wholesale, branch operations, branch compliance officer, payroll services and corporate business handling.

Looking for "Customer Service Executive/Teller or any suitable” position with a growth-oriented and prestigious organization where my expertise and professional experience will have positive contribution. Moreover, I want to be an integral part to lead the organization towards success as well as personal development and career advancement.

**AREAS OF EXPERTISE**



● Administrative and clerical skills ● Customer Service

● Role of compliance officer ● Role of branch supervisor

● Business dealing in retail & corporate ● Cash handling/ performing business transactions

● Role of marketing & sales executive ● Manage, organize and safe-keeping of documents

**PROFESSIONAL EXPERIENCE**



**UAE EXCHANGE CENTRE LLC** Dubai, UAE

**Branch Supervisor/Branch Compliance Officer Feb-2013 to Jan-2018**



* Monitor daily operational activities of the branch for smooth and effective branch operation.
* Corporate business handling with due care as per company policy and procedure.
* Handling all payroll services, payroll related inquiries and complaints at branch.
* Handling daily branch customer enquiry, complaints and resolve promptly.
* Maintain up-to-date work records and safekeeping of all relevant documents of the branch.
* Adhering to all branch security, audit and compliance requirements.
* Escalate complaints to various concerned offices and do follow ups till closing of complaint as and when required.
* Responsible for the execution and implementation of the regulations issued by Central Bank of UAE and internal anti-money laundering policy & procedure.
* Responsible for monitoring day-to-day transactions of the branch for any unusual/ structured/suspicious ones and report to concerned department for further follow up.
* Providing training to the branch staffs regarding AML guidelines and KYC procedures.
* Conduct due diligence on high risk customers/countries/products and monitoring for suspicious activities.
* Coordinating with internal and external auditors to monitor and balance all financial records.
* Comply with all operational security, internal control, policies and procedures.
* Execution and Implementation of Competent Regulatory Authority guidelines.
* Assisting the Special needs Customers: ladies, elderly and disabled customers.
* Performing a role of marketing & sales executive during off-peak business days.

**UAE EXCHANGE CENTRE LLC** Abu Dhabi, UAE

**Senior Cashier/Teller Jan-2006 to Jan-2013**



* Manage and control daily activities at cash counter in the branch.
* Purchasing/selling foreign currency in retail and wholesale.
* Perform financial transactions (cash, transfers, foreign exchange) timely & accurately.
* Identifying opportunities for cross-sales and generating leads from customer transactions to maximize sales.
* Ensure all teller transactions and other routine processing are done as per laid down operating procedures and guidelines and due diligence is carried out with respect to money laundering and other regulatory requirements.
* Processing drafts and managers cheques which have to be given over the counter.
* Funding the collected amt to the bank on right track as per insurance policy.
* Vigilant for the suspicious transactions and detecting the counterfeit notes.
* Comply with anti money laundering and KYC policy and procedure.
* Comply with all Central Bank and internal policies and procedure.
* Assisting the customers for resolving their problems and queries.
* Providing the sufficient information to internal and external customers regarding our services and products.
* Generate referrals and cross-sell new and existing products.
* Providing support to the Junior Cashiers in their daily activities and effectively resolving any problems arising over the counters.
* Ensuring smooth executions of branch operations on a day-to-day basis. Responsible for maintaining adequate AED and FC at counter, ensuring cash holding limit at branch as well as regular monitoring of currencies fluctuation.

**COMPETENCIES**



* Provide a Consistent level of service delivery, Customer focused and service oriented
* Meet the deadlines and work under pressure in challenging environment.
* Imparting knowledge to staff/Team player/result oriented.
* Self confident and problem solving.
* Honesty, polite and stress tolerance.



**EDUCATIONAL QUALIFICATIONS**



* Saptagandaki Multiple Campus, Nepal - Bachelor of Education (B. Ed.) 1998
* Butwal Multiple Campus, Nepal - Intermediate of Education (I. Ed.) 1995
* Shree Sarvodaya Secondary School **-**School Leaving Certificate (S.L.C) 1992

**COMPUTER SKILLS**



* MS Office (Word, Excel, Power Point, Ms Office Outlook)



**CERTIFICATIONS AND AWARDS**



* Certificate Of Recognition-2013, From UAE Exchange Centre for outstanding performance during the customer service week
* Best Cashier Certificate-2012, from UAE Exchange Centre for outstanding performance in foreign currency business and cashier activities.
* Cashier Training Certificate-2009, conducted by UAE Exchange Centre
* Cashiers Training Certificate-2009, conducted by UAE Exchange Centre
* Cash Security and Customer Services-2007, conducted by UAE Exchange Centre.
* Service Excellence Award-2009, From UAE Exchange Centre for the best performance in the branch operation and customer service
* Service Excellence Award-2006, From UAE Exchange Centre for the best performance in the branch operation and customer service.



**PERSONAL OVERVIEW**



Nationality : Nepalese

Date of Birth : 22nd November 1975

Marital Status : Married

Driving License : UAE Driving License

Visa Status : Employment (Transferable)

Languages : English and Hindi

Notice Period : Immediate Available