



SARATH LAL MS

Branch Manager

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Career summary

Having rich managerial experience as a branch manager in Al Ghurair International exchange in the UAE. Possessing strong leadership and dynamism necessary to provide quality service of the highest order and the efficiency to drive products' competitive advantage. Possess comprehensive knowledge of the money exchange industry, its products and services, and it's procedures with the *ability to aim high, think fast and act fast.*

Profile Snapshot

- ❖ Nearly 13 years of experience in **Foreign exchange Operations, Sales - Client acquisition & Team Management.**
- ❖ Current Association with **Al Ghurair international Exchange** as Branch Manager (Sales & Marketing).
- ❖ Proficient in implementing strategies towards enhancing currency business volumes and growth with Financial Planning.
- ❖ Good Analyzing skills and ability to impart training to subordinates.
- ❖ Ability to achieve immediate and long-term goals and meet operational deadlines.
- ❖ A **motivating leader** with strong coordination, organizational and communication skill.
- ❖ Updated knowledge of **AML/CFT/FATF, CBUAE** compliance policies pertains to Forex.

Organizational Experience

Nov 2021 to till date As Branch Manager (Sales & Marketing) in
Al Ghurair International Exchange, UAE.

Key Result Areas:

- ❖ On boarding of corporate clients for foreign exchange sales, purchase, remittance and WPS.
- ❖ Quoting competitive rates to customers and branches so as to achieve the monthly target.
- ❖ Comply with the applicable laws, regulations, Group and local guidelines related to buying and selling of currencies in line with **CBUAE Compliance policies.**
- ❖ Attending to clients (individuals / corporate) concerns and undertaking steps for resolving them.
- ❖ Resolving queries of team members where they are stuck up with some complex issues in Operation /Purchase/Sales documentation by co-coordinating with the concerned departments.

- ❖ Deposit the excess cash to **Central Bank** and monitoring that the cash overnight limits are maintained.
- ❖ Conducting detailed teller cash count as and when seems required and sending necessary reports to Audit department.
- ❖ Checking daily EOD reports printed and sends to HO for further verification by concerned departments.
- ❖ Maintaining files for daily attendance/MIS/ Branch opening and closing positions for quality control purpose.
- ❖ Adequately plan tellers annual vacation and day offs, ensuring that necessary replacements are arranged.

**Jan 2017 to March 2021 in Orient Exchange Co LLC, UAE.
as Branch In charge.**

Key Result Areas:

- ❖ Deal with more than **150 nationalities with 45 different currencies** in Dubai Mall branch and performed quick support by understanding the pulse of each customer.
- ❖ Provided each teller with enough stock of small bills and FC as and when required and closing their till at the end of the day
- ❖ Deal with new business applications related to WPS/Corporate remittance and made maximum effort to onboard them in a minimum time limit.
- ❖ Preventing the fraud incidents where by alerting the new co-workers when it seems and monitor their transactions till completion by providing proper guidelines.
- ❖ Handled large volume of currencies and selling them at a good margin by keeping the profitability of the branch in mind.

**April 2016 to January 2017 in Bahrain Finance Company (BFC Forex), India
as Business Development Executive and Customer Service Officer.**

Key Result Areas:

- ❖ Driving Business through team and providing the guidance and support to achieve the business target on monthly basis
- ❖ Giving Financial Advisory to students who are going to study abroad by selling travel cards.
- ❖ Ensured relevant Export/Import documents are prepared for foreign currency.

**March 2014 to April 2016 in Orient Exchange LLC, UAE
as Cashier/Customer Service Representative.**

Key Result Areas:

- ❖ Executed remittance of money with 100% accuracy by understanding the customer need and fulfilled accordingly.
- ❖ Provided customers with the best deal also keeping in mind the **revenue for the company.**
- ❖ Performed transactions in adherence to CBUAE **compliance policies** and as per audit guidelines as well as regulations lay down by various acts governing Foreign Exchange Business set by International bodies.

**March 2010 to April 2014 in VKC Credit and Forex Services Pvt LTD, India
as Cashier/Operations Executive.**

Key Result Areas:

- ❖ Performed general accounting related works and prepared Bank Reconciliation Statement for Kerala region branches and reporting the same to corporate office before stipulated time period.
- ❖ Worked in Trivandrum International Airport as forex cashier/CSR and provided excellent customer support.

**Oct 2008 to Feb 2010 in Cee & Cee Forex Pvt LTD, India
as Cashier/Operations Executive.**

**Jan 2008 to Sept 2008 in Sundaram BNP Paribas Home finance LTD, India
as Cashier/Operations Executive.**

Accomplishments & Training

- ❖ Best employee of the year 2012 in VKC Forex.
- ❖ June 2016 attended Risk and Fraud prevention training in **BFC Forex** in Mumbai and obtained certificate for the same.
- ❖ Attended AML/CFT training programme in Orient Exchange and scored higher marks.
- ❖ Obtained first class in Accounting software “Tally” September 2007 from Jayamatha Training Institute Kerala

Education

- ❖ 2007 **B-Com-** Specialized in Accounting, Entrepreneurship development & Law.
Mar.Ivanios College -Thiruvananthapuram.(Kerala University)
- ❖ 2004 **Intermediate of Commerce** -Major in Business studies, Economics, Accounting and Computer Application. **St:John’s Model HSS** (Government of Kerala)
- ❖ 2002 **SSLC** from **St:John’s Model HSS** (General Education department, Government of Kerala)

IT Skills

- MS Office and Tally.
- Casmex, Symex, E-forex, Fox pro
- Forex portals (Western Union, Money Gram, Ria Money, Express Money, Transfast, Instant cash)
- National Bond, Ding, WPS, GPSSA, Fly Dubai
- ICICI & AXIS Bank prepaid Multi currency portal.

Personal Details

Date of Birth : 30-05-1987
Gender : Male
Marital Status : Married
Nationality : Indian
Languages : English, Hindi, Malayalam and Tamil