

# PAVAN KUMAR

Manager – Branch Operations

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## Professional Objective

- As a professional, my objective is to become an integral part of an organization that seeks an ambitious and career conscious person, where acquired skills and education will be utilized toward continued growth and advancement.

## Personal Objective

- I consider myself as an independent, strong personality with excellent analytical skills.
- I bring a unique blend of tenacity, innovative, troubleshooting, leadership skills, precision and a very high level of motivation.
- I enjoy working as a team in a challenging working environment. Achievement, ambition, strong work ethic, desire to succeed, constant challenges and goals that I've set for myself to drive me.
- I have an unquenchable thirst for knowledge and I'm a quick learner also.

## Achievements

- Highest Forex Income in GCC EX Deira in a month AED 3,57,000.
- Highest Forex Income in GCC EX Deira in a day AED 25,000.
- Highest Over all Revenue in GCC EX Deira in a month AED 8,52,000.
- Highest Netprofit in GCC EX Deira AED 4,49,000

## Career Summary

**Total Experience as Branch Manager: 12 Years 2 Months**

■ Manager , Branch Operations

■ FEB 2022 - PRESENT

■ GCC EXCHANGE

As a Manager – Branch Operations Deira, Dubai branch I have 1 year 6 months of experience in the field of Remittance, Forex business, AML Compliance and Customer

■ Manager , Branch Operations

■ JAN 2011 - JAN 2022

■ UAE EXCHANGE CENTRE

As a Manager – Branch Operations I have 11 years of experience in the field of Remittance, Forex business, AML Compliance and Customer service.

- Managing day to day activities in branch functions to meet financial obligations of the company.
- Maintains accurate and timely accounting records of all transactions (Remittance / Foreign Currency) for a period of 5 yrs. as per UAE central bank policy.
- Maintaining customer registration document for life time with hard copy and soft copy as per UAE central bank policy.
- Managing team performance and maintain a culture of sale , service and risk management
- Monitor the customer usage to identify and remediate customer attrition income and maintain sound risk management practice
- Documenting High value transactions after cross verification of source of income and purpose.
- All transactions are documented with authorized signatories (Staff and Customers)
- Growing income revenue from cash management products including review of account analysis and identifying income opportunities.
- Product various management and audit report on internal controls and mystery shopping on customer service.
- Develop and delivering product training and documentation to branch staffs.
- Responding direct queries from customers, branches, operations.
- Managing risk by ensuring compliance with polices, SOP, regulations for products.
- Build Relation through visits and meetings if required. Give priority to High Net Worth clients.
- Use networking and references. The aim should not only be to identify clients but also tap and retain such customers.
- Interaction with the customers regarding company's products & services and get maximum number of sale in the remittance and FC.
- Evaluating, develop and implement cash management systems to optimize efficiencies maintaining an effective and timely complaints management process.

## Key Skills

M S  
Office

Customer Service

Go-  
Getter

Team  
Player

Trainer

Critical  
Thinking

Cross/Up  
Selling

Tally  
7.2

Creative  
Thinking

Problem  
Solving

SAP  
FICO  
R3

## Languages

- English
- Tamil
- Telugu
- Malayalam
- Hindi

■ AML Supervisor , Operations

■ 2008 - 2010

■ UAE EXCHANGE CENTRE

- Buying and Selling of Foreign Currencies.
- Processing remittance for individuals and corporate.
- Funding the currencies as per the branch limit and ensure that currencies are within insurance limit.
- Quoting rates for the clients for exchange & cross border payments.
- Supervising and monitoring the cashier for funding the cash to Cash Processing Centre.
- Verifying and authorizing all High Value transactions above 55000 AED in remittance and 35000 AED FC.
- Ensure customer is registered with sufficient documents and verify the customer registration
- Regular training and conducting knowledge test on AML and internal controls.

## Qualification

■ MBA Finance & Marketing

■ JUN 2008

■ ANNA UNIVERISTY

■ Bachelor Of Commerce

■ MAY 2006

■ MADRAS UNIVERISTY

■ 12th Standard

■ MAY 2003

■ CBSE

■ Block Chain Technology

■ SIX WEEKS

■ UDEMY ACADEMY

■ Fintech - Revolution in Finance

■ THREE HOURS

■ UDEMY ACADEMY

## Personal Profile

■ Date Of Birth

■ 15 JUNE 1986

■ Nationality

■ INDIAN

■ Gender

■ MALE

■ Martial Status

■ MARRIED

■ Religion

■ HINDU

■ Visa

■ EMPLOYMENT

■ Address

■ FLAT 207, 512SHEBA  
BUILDING, SHARJAH, UAE

## Reference

☐ Mr. SAM CHERIAN

☐ AVP  
Operations & Services (UAE)

☐ Mr. PRADEEP KUMAR

☐ Retail Business Head

## Acknowledgement

I hereby certify that all the information furnished above is true and correct to the best of my knowledge and behalf.

PAVAN KUMAR