



Executive Summary

An established, proactive and diligent expert with 16 years of well experienced Remittance & Foreign Exchange Professional with several years of experience in UAE & Fiji Island with extensive knowledge and skills in Operations Management, Business Improvement, Customer relationship Strategy, Team Building & Performance optimization. A motivated team-player showcasing a history of exceeding revenue expectations and accomplishing the goals of the company.

Demonstrating exceptional client facing, communication and interpersonal skills to accomplish all kinds of responsibilities with utmost dedication. Proficient in creating long term relations with new and existing clients.

Professional Contour

Head of Operations

July 2022 - Present

GCC Exchange (Fiji) Pte Ltd

Nadi Fiji Island

Key responsibilities:

- Heading the overall operations of the company on Fiji Island.
- Setting up workflow and process flow in-line with the Company's work culture.
- Recruit other resources locally in Fiji to support the operations of the company and must be able to train other staff on the company's software platform called GCC Core
- Responsible for the Compliance function with local guidelines prescribed by the Reserve Bank of Fiji
- Responsible for need based liaisoning with Reserve Bank of Fiji or any other authority locally.
- Responsible for leading and managing daily operations in order to achieve business objectives and maximize profits profitability.
- Responsible for overseeing the retail sales and service Operations of assigned branches
- Develop and implement strategies to increase revenue and improve profitability of the retail sales division.
- Working with the management and other peers for strategy development, corporate planning and project implementation.
- Ensuring that the process of sustaining the culture of financial development is executed through planned seminars and sessions
- Negotiate with the identified or existing partners for better terms and conditions from a commercial and operational perspective. Coordinate with internal and external stakeholders and complete all activities for establishing the relationship with them.

CORE COMPETENCIES

- ✓ Operations Management
- ✓ Remittance & Forex
- ✓ Retail & Corporate Business
- ✓ Customer Relationship Management
- ✓ Client Retention
- ✓ Decision Making
- ✓ Team Progression
- ✓ Strategic Planning Management
- ✓ Leadership
- ✓ Organizational Skills
- ✓ Analytical
- ✓ Interpersonal & Intrapersonal
- ✓ Multi-Tasking
- ✓ Relationship Building
- ✓ Effective Communication
- ✓ Efficient Supervision
- ✓ Negotiation Skill
- ✓ Planning and Executing
- ✓ AML Compliance

PERSONAL DETAILS

DOB: 16-May-1977

Nationality: Indian

Religion Hindu

Marital Status: Married

Languages: English, Hindi & Malayalam

Driving License: UAE License



Manager: Retails & Corporate Business Unit
UAE Exchange Centre LLC,
UAE

August 2013 – June 2022

Key responsibilities:

- Developed and executed Omni channel business objectives in the branch and ensure the branch is achieving the assigned financial and operational goals.
- Managed the entire business operations of the branch, ensuring internal controls, policies, and procedures were implemented to carry out successful business operations and compliance with legal standards.
- Prepared, monitored, and controlled the branch budgets, ensuring expenditure was in line with the Annual Operating Plan.
Recommended and contributed strategic plans for the business to increase productivity, quality, and customer service standards, determined system improvements, resolved branch operational issues, and implemented change to attain a high level of business performance.
- Ensure the highest level of customer service is given and measured against set objectives. Expand the branch customer base by building rapport, maintaining a cordial relationship with key customers, and recommending strategic plans to attract new customers to the branch.
- Develop and execute the Retail Operations market value proposition and Sales strategy, leading to increased customer retention and acquisition and growth of market share.
- Identify and explore new business opportunities, potential locations for new branch opening, and business tie-ups to enhance reach in the market.
- Ensure the right implementation of the AML procedures and KYC initiatives, and attend monthly AML committee meeting
- Ensure Manpower planning and budgeting is done efficiently to support business needs.
- Constantly monitor and aim to reduce TAT at counters, and ensure Branches premises are well maintained at all times.
- Ensure all customer complaints are resolved/addressed within the given turnaround time, and ensure that all customer feedback and suggestions are noted



Assistant Branch Head/ Supervisor
UAE Exchange Centre LLC,
UAE

2008 – Aug 2013

Key responsibilities:

- In the absence of the branch head, to carry out the branch's affairs within the powers duly delegated by the branch head.
- Assume responsibility for all operational aspects at the counter and assist all the staff in the day-to-day operations of the branch
- Increase retail business through retail HNI segment business, remittance volume, corridor-wise remittance focus, forex portfolio, wealth management, and corporate business.
- To achieve a high level of business performance, recommend and contribute to strategic plans for the smooth operation of the branch in order to increase productivity, implement strict AML/KYC guidelines, implement effective internal controls, and ensure high customer service standards.
- Conducted training in sales and marketing techniques along with company's attributes.
- Evaluated day to day sales performances and performed other duties related to the firm's objectives.
- Participated in promotional events to improve and sustain customer relationship.



System Administrator
APS Cargo Limited, Kerala, India

Sep 2004 to Dec 2006

Key responsibilities:

Responsible for effective provisioning, installation, configuration, operation, and maintenance. Maintenance of systems, hardware, and software and related infrastructure, especially multi-user computers, such as servers. Maintains a database system and is responsible for the integrity of the data and the efficiency and performance of the system. Maintains network infrastructure such as switches and routers, and diagnoses problems with these or with the behavior of network-attached computers. Answering technical queries and assisting users



Educational Qualifications

MSc IT (Master of Information Technology) from Sikkim Manipal University,
India - **July 2004**

BSc Physics (Bachelor of Science) from MG University, Kerala, India.
2004



I.T. Skills

- Cisco Certified Network Associate (**CCNA**) Issued 2007
- Microsoft Certified System Administrator (**MCSA**)
- Microsoft Certified professional (**MCP**)
- Diploma in Computer Applications

Communications and Leadership Skills:

Communicate effectively to build relationships both internally and externally, develop strategic partnerships and provide advice at all levels of management. proactive leadership style to meet strict deadlines and maintain a team under pressure.

Awards:

- Promoted as a service supervisor in 2008.
- In 2010, I was promoted to Assistant Manager.
- In 2013, I was promoted to Branch Manager.
- In October 2015, the Sharjah area's best performing branches were recognized.

Comment:

I would be glad if I got any scope to prove my potential in your esteemed organization.

References:

Available on request

Declaration:

I hereby declare that the above given information is true and correct to the best of my knowledge.

Rajeev Kumar P.S