



Divakara Nayak Kuradka
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CAREER OBJECTIVE:

Highly motivated professional looking for a position where I will be utilizing my expertise in dealing with clients of the organization effectively, exceptional organizational skills and excellent team player abilities in being a valuable part to the success of the organization.

KEY SKILLS AND COMPETENCIES

- Good knowledge of various marketing techniques and product knowledge.
- Ability to understand company policies and effectively ensure brand compliance.
- Enthusiastic, hard-working, with a capacity to learn fast.
- Excellent communication skills - written and verbal and strong ability to interact with Customers from different regions.
- Ability to handle pressure and meet deadlines.
- Efficient in maintaining effective working relationships with those contacted in the course of work.

AREA OF EXPERTISE

- Client on Boarding; Corporate/Individual
- Supervising the cashiers and service officers
- Cash funding, cash closing activities and branch security aspects
- Customer grievances handling
- Handling of branch compliance queries
- Having worked as an accountant for a branch.
- Having worked Compliance officer for branch.

CAREER GRAPH:

- Emirates India International Exchange Since March 2023
- Lulu International Exchange LLC Abu Dhabi and Dubai from Oct 2020 to till March 2023.
- UAE Exchange Centre LLC, Dubai October 2014 to August 2020.
- Fullerton India Credit Company Ltd. (subsidiary of Asia Financial Holdings Pvt. Ltd.) since July 2009 till August 2014.

Emirates India International Exchange was established in 1980 is one of the first exchange houses in UAE, Dealing Bank Transfer, foreign currency exchange, Instant Money Transfer, Mobile Money Transfer, Wage and Salary administration and bill payment solutions.

Held Position- Branch In Charge.

- Managing the day-to-day branch operation which involves serving customers regularly, processing remittance transactions and purchase and sale of foreign currencies with a minimum turnaround time.
- Maintaining cost to income ratio to the minimum and ensuring the branch makes maximum revenue by cross selling allied products and ensuring cost efficiency by performing regular expense audits through branch accountant.
- Maintaining the optimum stock of foreign currencies to regulate and monitor the funding positions of the company towards remittances in different correspondent banks all over the world.
- Analyzing customer complaints and ensuring to reduce customer dissatisfaction and bring about customer delight.
- Suggesting process improvements to top Management at regular intervals.
- Providing regular training to staffs on anti-money laundering policies, products and standard operating procedures pertaining to my branch, area and region and complying
- Ensuring strict internal controls and monitoring of operational risks.
- Monitoring monthly and daily targets to achieve the budgeted targets.
- Analyzing the market conditions to improve the business.
- Ensuring that the branch personnel comply with federal and state laws.
- Providing a warm, friendly, and welcoming atmosphere for both employees and customers.
- Maintaining operational standards to provide an excellent working environment for employees.
- Ensuring the facility is kept clean, safe, and orderly.
- Communicating personally with customers to ensure customer satisfaction.
- Resolving customer complaints promptly and efficiently.
- Ensuring that the company Anti-Money Laundering policies and procedures are strictly adhered to Balancing the cash at the end of the day and preparing the necessary reports.

Lulu International Exchange is one of the most trusted exchanges in UAE, Dealing primarily in remittances, foreign exchange, Wage and Salary administration and bill payment solutions.

Held Position- Assistant Branch Supervisor.

Job Profile:

- Managing daily operations of branch in the absence of Branch Manager.
- Assisting Branch Manager in implementing business development strategies. for assigned branch.
- Balancing the cash at the end of the day and preparing the necessary reports.
- Correctly entering the transaction data into the system.
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- Updating all records & filing of branch transactions from time to time.
- Providing quality and exceptional services to customers.
- Assisting Branch Manager to achieve sales target and projected profit.
- Selecting training, supervising, and evaluating the branch staff to enhance individual productivity and enable them to function according to job description.
- Assisting Branch Manager to operate the branch in line with company procedures and policies.
- Supporting sales promotion activities including promotional campaigns, micro-marketing events, and trade shows.
- Ensuring operational excellence and integrity of the branch.
- Developing action plans to enhance operational controls and optimize customer service.

UAE Exchange is a United Arab Emirates based company dealing primarily in remittances, foreign exchange and bill payment solutions.

Held Position- Teller cum Service Supervisor

Job Profile:

- On boarding new corporate customers and new tie ups (Smart Pay-WPS) for disbursing salaries under directions from Ministry of Labour, UAE.
- Processing the allied product systems/agents (Western Union, Air Arabia, CMT).
- Maintaining remittance transactions and purchase and sale of foreign currencies with a minimum turnaround time.
- Dealing in all foreign Currencies and quoting rates to customers.
- Dealing with local exchange houses to procure foreign currency requirements for the branch and catering to other branch requirements.

Fullerton India Credit Company Ltd. (subsidiary of Asia Financial Holdings Pvt. Ltd.)

Held Position: Branch Process Officer'

Fullerton India is a subsidiary of Asia Financial Holdings Pvt. Ltd., a wholly owned subsidiary of the US \$80 Billion Temasek Holdings, Singapore. Its operations commenced in January 2006, with a network of branches across the country to source and provide service to customers. Company provides a complete range of financial products and solutions, customized to the requirements of mass market and low-income population segments.

Worked as a 'Branch Process Officer' in Bangalore India, since 12/03/2008, initially worked under Penta corporation (sister concern of Fullerton India), & since 15/07/2009 till 30.08.2014.

Job Profile:

- Advising clients on a full range of banking services using in-depth knowledge to articulate how products and services can support their needs.
- Providing a high level of customer service to current and potential clients of the bank, to exceed client expectations.
- Providing support by processing client transactions according to company policies; preparing daily work, bank deposits, and filing bank records.
- Be involved with local organizations and participating in local community events to introduce and expand the firm's relationships and reputation.
- Minimizing organizational risk by adhering to all applicable federal and state laws and ensuring compliance with internal control procedures, department policies, and regulatory banking requirement

ACADEMIC QUALIFICATIONS:

BBA from Indian School of Management and Engineering (ISME).

LANGUAGES KNOWN:

- English
- Hindi
- Malayalam
- Tamil
- Konkani
- Telugu
- Kannada
- Tulu

PERSONAL DETAIL

Father's Name	: Upendra Nayak K
Gender	: Male
Date of Birth	: 11.01.1984
Nationality	: Indian
Marital Status	: Married
Visa Type	: Employment
UAE Driving License	: Valid Till 20-08-2028

I hereby declare that all the above information is true to the best of my knowledge & belief.

Divakar Nayak K.