



PAZAL K S

Customer Service Officer / Sales Consultant / Cashier (FCY and Dirhams)

A dedicated and experienced Customer Service Representative and Head Cashier, I am seeking a challenging position in a dynamic financial institution where I can leverage my extensive skills in customer service, cash handling, and financial transactions. I aim to contribute to the organization's growth while furthering my career in the banking and finance sector.

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📍 Dubai, UAE



PROFILE SNAPSHOT

Results-driven and detail-oriented professional with over 2+ years of experience in customer service and financial operations. Proficient in managing diverse customer transactions, including remittances, WPS payments, and currency exchange. Demonstrated ability to ensure compliance with UAE Central Bank guidelines and AML policies. Skilled in building customer relationships, promoting financial products, and maintaining accurate records. Possessing excellent communication and interpersonal skills.



WORK EXPERIENCE

Customer Service Officer / Teller

Emirates India International Exchange, Dubai, UAE

11/2021 - 05/2024

Achievements/Tasks

- Providing exceptional customer service to a diverse clientele, handling an average of 50+ customer interactions daily with a focus on satisfaction and problem resolution.
- Managing cash and cheque transactions at the counter, ensuring accuracy and efficiency while maintaining a friendly and professional demeanor.
- Processing remittances and WPS (Wage Protection System) payments, explaining procedures clearly to customers and addressing any concerns or questions.
- Completing KYC, CDD, and EDD forms for new and existing customers, ensuring all necessary information is accurately captured while maintaining a positive customer experience.
- Facilitating new account openings and providing comprehensive information about various financial products and services to customers.
- Resolving customer inquiries and complaints in a timely and empathetic manner, achieving a 98% first-contact resolution rate.
- Adapting communication style to effectively serve customers from diverse cultural backgrounds, leveraging multilingual skills to overcome language barriers.
- Maintaining up-to-date knowledge of all products, services, and regulatory requirements to provide accurate information to customers.
- Balancing cash drawers and reconciling daily transactions with meticulous attention to detail, ensuring accuracy in all financial dealings.



EDUCATION

Computer Diploma - 2020

Manipal Institute of Computer Education

Courses

- Certificates in Tally Accounting Software, MS Office, NUDI and Tally ERP9

Bachelor of Arts - 2017

Mangalore University, India

Naipunya Nodhi Skill Training Program - 2016

Govt First Grade College Sullia

National movement of Technical education - 2011

The Rashtriya Thantrik Shikshana Samithi



SKILLS

Cash and cheque transaction management

Customer service excellence

Remittance processing

Wage Protection System handling

KYC, CDD, and EDD form completion

Regulatory compliance

New account opening procedures

AML policy adherence

Cash balancing and reconciliation

Financial product sales

Multi-currency transactions

Customer retention strategies

Document verification

Branch operations management

Banking software proficiency



LANGUAGES

English

Full Professional Proficiency

Kannada

Full Professional Proficiency

Hindi

Full Professional Proficiency

Malayalam

Full Professional Proficiency

Tulu

Full Professional Proficiency

Tamil

Elementary Proficiency

Arabic

Limited Working Proficiency



OTHER DETAILS

Having UAE Driving License