



# Muraleedharan K

SUPERVISOR | BCO | TELLER | FCY EXCHANGER

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Al Karama, Dubai-UAE

## ABOUT ME

Dynamic and results-oriented Supervisor and Forex Cashier Professional with over 10 years of proven expertise in operational management and Forex transactions. Successfully enhanced profitability and streamlined service delivery while ensuring strict adherence to banking regulations. Eager to contribute my skills in customer satisfaction and operational excellence to your team for our mutual growth and success.

## SKILLS

Customer Service

Foreign Currency Transactions

AML (Anti-Money Laundering) Regulations

Remittances Support

Operational Risk Management

Financial Management

Strong Communication

Technology Proficiency

## WORK EXPERIENCE

### Supervisor | Branch Compliance Officer

Al Jazira Exchange - Dubai / Oct 2021 - Oct 2024

- Deliver exceptional customer service by addressing inquiries, complaints, amendments, and cancellation in accordance with established procedures.
- Perform thorough research on financial markets to inform strategic decision-making.
- Cultivate relationships with other exchange houses and corporate clients to enhance business opportunities.
- Respond promptly to telephonic and email inquiries, ensuring effective follow-up for complete resolution.
- Execute all duties in strict compliance with business and AML policies and procedures, addressing AML issues with CID, CDD and EDD processes.
- Streamlined petty cash management, optimizing operational efficiency and accuracy.
- Conduct end-of-day processing, including reporting and documentation management, to ensure operational efficiency.
- Implement effective risk management and regulatory compliance for Teller functions, safeguarding organizational integrity.
- Maintain accurate data entry for daily documentation, ensuring secure record-keeping practices
- Analyze market activities and monitor trends to identify opportunities for growth.
- Prepare cash bundles for secure deployment to banks and other branches via Transguard ensuring compliance with cash limits.

### Forex Exchanger | Teller

Redha Al Ansari Exchange -Dubai / Mar 2014 - Sep 2021

- Proficient in exchanging over 50 currencies, ensuring efficient Foreign Currency Dealing and Remittance supports.
- Successfully processed transactions for money exchange and remittances, enhancing sales utility bills payments.
- Ensured strict KYC/AML compliance, safeguarding company reputation and assets.
- Streamlined petty cash management, optimizing operational efficiency and accuracy.
- Handled all Cash / Cheque transactions with precision and reliability

### Officer

UAE Exchange & Financial Services (I) LTD- INDIA Mar 2011 - Mar 2014

- Processed domestic remittance transactions to all banks and mobile wallets across India.
- Provided expert guidance on rate differences while assisting customers in selecting the most suitable product.
- Facilitated seamless customer transactions for cash, money exchange, and instant money transfer.
- Resolved customer complaints promptly, enhancing satisfaction and trust.
- Executed domestic remittance transactions to all banks and wallets in India

Problem-solving skills

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Administrative Assistance

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Customer due diligence

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## LINK

Linked In:  
<http://linkedin.com/in/muralikadavath-309868106>

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## LANGUAGES

English

Malayalam

Hindi

Tamil

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## PERSONAL DETAILS

Date of birth -24 Feb 1982

Nationality - INDIAN

Visa status - Cancelled VISA

Marital status - Married

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## COURSE

NCFM CASH | DERIVETIVES  
National Stock Exchange of  
INDIA

## Dealer

**Sykes & Ray Equities (I) LTD-** Kerala, INDIA / Jan 2007 - Feb 2011

- Proficient Dealer in Share Trading Terminal (NSE/BSE) with expertise in customer relations and financial services.
- Skilled in DEMAT account openings and the sales marketing of mutual funds, effectively driving client acquisition and engagement.
- Experienced in the seamless execution of mutual funds transactions and comprehensive
- Back-office operations.

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## EDUCATION

BA English

MS University Tirunelveli TN INDIA / Tirunelveli

- Graduated with Honors in BA English from MS University

Higher Secondary Education

Calicut University | Kerala -INDIA

- Achieved Second Class in Higher Secondary Certificate Examination