



# MIDHUN MURUKAN

BRANCH MANAGER / BRANCH MLRO /  
FOREX DEALER

## CONTACT

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Jumeira Village Circle,  
Dubai

## SKILLS

- Public Relations
- Teamwork
- Time Management
- Leadership
- OFAC, UN, EU, US, HM, UAE  
local terrorist listCritical  
Thinking
- Basic knowledge about  
compliance, Fraud & Risk  
Compliance Monitoring
- Multitasking and  
Organization
- Adaptability and Flexibility
- Coaching and Mentoring
- Customer Service  
Management
- Ability to work under  
pressure
- Team player
- System administration
- Task Delegation
- Payroll Administration
- Currency transaction  
management



## PROFILE

Dedicated and detail-oriented with 13 years of experience Branch in charge, chief teller, Branch Compliance officer, Audit and Assistant Cluster head with high levels of integrity and accuracy. Experienced in cash handling, HR department, Balancing drawers and inventory Management. Customer service representative who achieves high level of customer satisfaction. Banking professional successful at cross selling bank product and services.

## WORK EXPERIENCE



**AL ROSTAMANI INTERNATIONAL EXCHANGE** 2022 - PRESENT  
**Branch Manager**

- Identify revenue growth opportunities across market segments, geographies and key accounts; develop and successfully execute growth strategies
- Develops and monitors team and individual performance metrics, ensuring alignment with program goals and regulatory expectations.
- Reconcile and maintain all ledgers and sub ledgers and prepare the monthly required reports and updates
- Ensure all the Accounts Payable / Receivable transactions are properly accounted for, by selecting the appropriate ledger accounts (Expense, Inter-company, Prepayment, Advance, Accrual, others)
- Monitoring daily employee performance
- Surprise Audit and Internal Audit
- Transaction monitoring
- Bank query respond through IQUERY, NIUM & Convera
- OMNI - Handling Offline transaction query
- Maintains a prospecting system to ensure additional business and contribute to the achievement of sales targets. Tracks the leads generated by the sales team to ensure that customers are pursued to close the deal.



**AL FARDAN EXCHANGE** 2021 - 2022  
**CHIEF TELLER CUM BRANCH COMPLIANCE OFFICER**

- Handle queries received from the following entities; Central bank of UAE, Dubai police, ARIE correspondent banks with respect to Remittance and Travelers cheque
- Handle queries raised by other instant money service providers
- Assist UAE central bank auditors during their inspection to the head office and/or branches
- Foreign currency buy and sale (Retail, whole sale and B2B)
- Proactively audit processes, practices and documents to identify weaknesses
- Cash handling expertise
- TT transfer as well as swift transfer Whole sale, corporate, retail and B2B transaction

## LANGUAGES

- English
- Hindi
- Tamil
- Urdu
- Arabic
- Malayalam

## EDUCATIONAL QUALIFICATIONS

- MBA - FINANCE WITH MARKETING
- - IATA/UFTA FOUNDATION: AVIATION INDUSTRY

## PERSONAL DETAILS

- D.O.B - 11-10-1991
- MARITAL STATUS - MARRIED
- RELIGION - HINDU
- NATIONALITY - INDIAN

[LINKEDIN.COM/IN/MIDHUN-MURUKAN-8B718988](https://www.linkedin.com/in/midhun-murukan-8b718988)

- Assist AML (Anti-Money Laundering) auditors appointed by ARIE for verification and reporting
- Perform pattern analysis to monitor the transaction(s)
- Conduct Due Diligence and on boarding clearance
- Conduct Enhanced Customer Due Diligence (ECDD)
- Monitor and recommend filing of Suspicious Transaction Report (STR) to Central Bank
- Experience in conducting compliance audits and assessments.
- Attention to detail and ability to analyze complex information.
- Swift, TT, DD, WPS, Credit Card, Corporate and retail transaction



### REDHA AL ANSARI EXCHANGE

#### HEAD CASHIER CUM EXCHANGER 2016 - 2021

- To process daily invoices, that is, to match them to their supporting authorizations and receiving records.
- To check all the petty cash vouchers for validity and accuracy and to process for payment.
- To review and determine all payments due and to submit the payment requests and disbursement schedule to the Chief Accountant for review and signature prior to the actual preparation of cheques.
- Provide an effective system to track Accounts Receivables for the activities of the Credit Management.
- To ensure that all transfers to City Ledger through Income Audit, Accounts Payable and General Ledger do agree with the control account
- Achieve minimum 'Wait' time and 'Serve' time and aim for reducing the TAT on a continuous basis
- Ensure optimal profit margins are maintained for transactions
- Handle Foreign Currency, Remittances, and other customer transactions as required by the Corporate or WPS customer or the Retail customer and as assigned by the Branch Management
- Ensure Cash Handling is done as per Company policy, and Cash Balance at assigned 'Till' is accurately tailed and appropriately handled as instructed by the Branch Management
- Actively convert walk-in customers to IntroCard holders.



### UAE Exchange & Financial Services

#### AREA MANAGER / REGIONAL FOREX HEAD 2011-2016

- Supervised day-to-day operations to meet performance, quality and service expectations.
- Taking care of foreign currency exchange and buying Dealing travel desk customer
- Quality Assurance and Compliance:
- Implement and monitor quality assurance programs to consistently deliver high-quality products and services.
- Monitor the branch performance
- Oversee financial performance, including budgeting, forecasting, and meeting profitability objectives
- Enhancing company culture and coaching leadership teams towards becoming true business partners and setting a strong regional organization while considering the functions with the priority and evaluating the team properly to realize and execute the business plan toward the regional goal.

Thanks & Regards,  
MIDHUN MURUKAN