

Gunasekar Chandrasekar
Mobile: +971 50 9013454 / +91 6380503700
E-Mail: gunasekar.c@hotmail.com



Career Summary:

Having rich managerial experience as Branch in Charge and AML Compliance officer in a reputed exchange house in the UAE. Possessing strong leadership and dynamism quality service of the higher order and the efficiency to drive product's competitive advantage. Possess comprehensive knowledge of the money exchange industry, its products and services, and its procedures with the ability to aim high, think smart and act fast.

Key Skills:

Suspicious Transaction Monitoring and Releasing, Suspicious Transaction Reporting (STR), Operational Risk Auditing, KYC Analysis, EDD and CDD analysis, Team Leading, AML Investigations, Knowledge on Regulatory Aspects and SOP, PEP Check, Business Development, Branch Operation, Cash Handling, Staff Training.

Education:

Diploma in Hotel Management (2004),
Indian Institute of Catering Technology and Hotel Management. Tanjore, Tamil Nadu, India.

Work Experience:

Branch Supervisor – Team Head, Branch operation May 2021 – Till Date.
AI Dahab Exchange, Abudhabi, UAE.

- Responsible and Monitoring Day to day activities of the branch transactions as per Anti-Money Laundering procedures.
- Monitor the knowledge and competency of the branch staff to ensure there is awareness and vigilance with regard to Anti-Money Laundering at all times.
- Review and analyze underlying data gathered to assess the cause to advance an alert to investigation.
- Disposition and fully document all alerts including supporting data, analysis and rationale within the case management in a timely manner.
- Collect and document data, including alert, investigation and KYC information, relevant account and transaction data, plus any other required information to assist the investigation.
- Function as a Key Contributor with demonstrated knowledge of AML / KYC issues.
- Ensure that quality customer service is provided, and branch operations are run efficiently within the policy.
- Business Development planning and activities in coordination with Marketing Dept and Sales team.
- Evaluating and monitoring staff performance and sending reports to HR on a monthly basis.
- Preparing staff duty ROTA.

Branch in Charge – Branch operations & AML Compliance, Jan 2018 – Feb 2020
Federal Exchange, Abudhabi, UAE.

Federal Exchange was established for facilitating remittances to all parts of the world. Coming years, the exchange house will grow to the stage of being a leading financial remittances service provider in the UAE.

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- Function as a Key Contributor with demonstrated knowledge of AML / KYC issues.
- Ensure that quality customer service is provided, and branch operations are run efficiently within the policy.
- Business Development planning and activities in coordination with Marketing Dept and Sales team.
- Verifying all teller transactions. (TT's, Instant cash, Transfast, Money Gram, Xpress Money)
- Checking and authorizing vouchers.
- Closing teller cash at end of the day.
- Verifying TT rates, sending TT's to the back office, handling and following up all TT's issues with customer and back office.
- Ensuring profitability of branch and achieving budgeted targets.
- Handling customer complaints and ensuring quality customer service.
- Ensure that all transactions are complying with UAE central bank regulations as well as correspondent Banks requirements and internal policies.

Asst Branch in Charge – Branch Compliance Officer, May 2016 – Oct 2017
Arab Link Money Transfer, Abudhabi, UAE.

Working in close cooperation with Abu Dhabi Islamic Bank. At Arab Link we aim to provide exchange as it should be. The establishment was initially started in 2010. 51% of shares hold by ADIB and 49% of shares hold by Qatari Nationalities.

- Extensively promoted products & services by making cold calls, brochure distribution in labour camps and local small businesses.
- Trained staff members ensuring up-to-date knowledge of products, continuous professional development and enhanced customer service.
- Led weekly and monthly meetings to discuss strategies for quality & cost control, operational efficiency, better outreach and customer satisfaction.
- Coordinating with H.O and quoting competitive rate to the customers for High Value Transactions.
- Maintain close relationship with our branches, other exchanges and banks for Buying and selling of currencies.
- Outdoor marketing to get new WPS clients.
- Authorizing outward transaction such as Instant cash, Transfast, Eze Remit, Leader MT, Himal Remit BDO and BPI.
- Monitoring petty cash expenses and forwarding the monthly expenses to H.O with relevant bills.
- Tally all Currencies physically as per the system balances at the end of the Day.
- Doing all transactions as per UAE central bank AML policies.
- Reporting Operation Manager.

Sr.Cashier / Exchanger: Feb 2010 – January 2016,
Redha Al Ansari Exchange, Abudhabi, UAE.

Redha Al Ansari Exchange, a foreign exchange specialist in based in Dubai, UAE is the first Exchange Establishment that started money transfer business after the natural extension of Al Ansari Exchange. The establishment was initially started in 1945 by late Sheikh Ghulam Abbas Al Ansari.

- Buying and Selling of Foreign Currencies.
- Checking the legitimacy of all currencies.
- Making receipt and payment voucher for Western Union transactions.
- Coordinating with H.O and quoting competitive rate to the customers for buying and selling currencies.
- Maintain close relationship with our branches, other exchanges and banks for Buying and selling of

- currencies.
- Making Salary payment to the labour through WPS modules.
- Cash payment against Credit card.
- Credit card and Du mobile bill payment.
- Selling and Re-loading of NOL and NBAD E-cards.
- Fly Dubai air ticket payment collection.
- Transfer out excess currencies to H.O and depositing excess cash in bank.
- Monitoring petty cash expenses and forwarding the monthly expenses to H.O with relevant bills.
- Collect cash from all staff at end of the shift.
- Tally all Currencies physically as per the system balances.
- Reporting to branch supervisor or branches in charge if any problem occurs.
- Doing all transactions as per UAE central bank AML policies.

Forex Executive: Apr 2009 - Jan 2010

UAE exchange & Financial Service Ltd, Pudukottai, Tamilnadu, India.

UAE Exchange India is a public limited company, head quartered at Kochi, India. The company is into Travel & Leisure and Foreign Exchange with over 300+ own offices across India.

- Buying and Selling of Foreign Currencies and Traveler's cheque.
- Checking the legitimacy of all currencies.
- Making payment voucher for Xpress Money transactions.
- Selling, activating and reloading the WCC cards.
- Coordinating with H.O and quoting competitive rate to the customers for Swift Transfer as well for currencies.
- Maintain close relationship with our branch, other exchanges and banks for Buying and selling of currencies.
- Transfer out excess currencies to H.O and depositing excess cash in bank.
- Monitoring petty cash expenses and forwarding the monthly expenses to H.O with relevant bills.
- Tally all Currencies physically as per the system balances.
- Reporting to branch head.
- Doing all transactions as per Reserve Bank of India AML policies.
- Doing 14 Category remittances, Issuing banker cheque like USD, EURO, GBP etc.
- Assign staff for marketing activities.

Training and Certificated

- AML training conducted by FERG
- AML online course conducted by ADIB
- Best Teller for consecutive 5 months (Certificated issued by ADIB)

Personal Details:

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| Date of Birth | : 17 th June 1986 |
| Sex | : Male |
| Nationality | : Indian |
| Passport Number | : H7299117 |
| Visa Type | : Employment |
| Languages Known | : Tamil, English, Malayalam, Hindi |