



VENUGOPAL KRISHNAPPA

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A Professional with over the experience in Customer Service, Cashiering, Client Relationship Management, AML rules and compliance regulations, Bank Transfer, Management Operations.

WORK EXPERIENCE:

- **Salim Exchange Sharjah January-2023 to February-2025 as a customer service and cashier also branch MLRO.**
- **GCC EXCHANGE August-2018 to March-2022, Dubai UAE as Counter Customer service officer – Remittance. Cashier AED & international currencies.**
- Sound knowledge of existing industry practices, understanding customer mind set while solving related issues.
- Highly capable of building relations with upper level decision makers, ability to control over critical problem areas and delivering on client commitments.
- An effective communicator with strong analytical, interpersonal and problem solving skills. Monitor the currency rates.
- Fully Conversant with trading procedures Interact with the suppliers and exchanges. Fix the deal with a maximum profit rate. Interact with the Operations Manager and enquire about the availability of funds.
- Always apply AML Policy and procedure Keep the records up to date. Make deal note on each deal. Ad-on sales and cross-selling Rate charting, Spot quotations, and dealing in foreign currencies. Ensure and provide daily rates to the Exchange.
- Responsible for all losses on dealings and such losses will be recovered from the salary proceeds. Adhere to signed company rules & policies. Service Delivery
- Process successful transactions for Money Exchange, Remittance, Western Union, Instant Cash, Instant Draft & Value Added Products.

**Since July 2013 to 2018 – Customer Service & Teller cashier
Redha Al Ansari Exchange, Al Twar, Dubai, UAE**

Duties & Responsibilities:

- Provides good service and sufficient information to the customers by having full knowledge in daily exchange rates, western union money transfer, local and international bank transfers.
- Sound knowledge of local and foreign currencies.
- Provides all information related to money transfer and other services that the company offers, viz WPS opening account, Salary payment, Credit card payment, National bonds opening account, Du bill payment, Ezetop and Fly Dubai ticket.
- Experience in NRE/NRO account opening of different banks.
- Sorts records and documents in accordance with classification standards and instructions.
- Support and develop the colleagues to help them achieve their best potential.
- Responsible for helping the management to handle confidential matters.
- Participates in marketing for promoting the company services and gives information about current promotions to clients.
- Handles customer complaints, enquiries and giving customers satisfaction.
- Prepares daily and monthly sales reports and assist in end of the year procedures.

**September 2010 – April 2013
HDFC Life, Mumbai**

Senior Sales executive

Duties & Responsibilities:

- Collect appropriate and accurate info's required to decide on the acceptable risk for a policy.
- Review policy applications based on the previous loss records, age, medical report, credit ratings, driving records.
- Compare various policies having similar risk undertaking.
- Study insurance proposals;
- Gather and assess background information, including reports and medical records.
- Visit brokers or potential customers and prepare quotes.
- Calculate possible risk and decide how much individuals or organisations should pay for insurance premium.
- Develop good working relationships with brokers For risk assessment.
- Negotiate terms with policyholders or their brokers and draw up contracts.
- Ensure that premiums are competitive and that accounts remain profitable.
- Specify conditions to be imposed on different types of policies.
- Write policies and help with policy wording.
- Keep detailed and accurate records of policies underwritten and decisions made.

ACADEMIC QUALIFICATION:

Highest Academic Qualification Achieved-- Graduate on 2012 BBM 2nd class Finance and Marketing.

1999 : SSLC from Janatha high school, Barandur Bhadravathi

2002 : PUC from Government Junior college, Bhadravathi

SKILLS AT GLANCE

- ❖ Good Communication.
- ❖ Leader Ship Skills.
- ❖ Negotiation Skills.
- ❖ Hard Working & Self Motivated.
- ❖ Ability to Work under Pressure.
- ❖ Critical and logical Thinking
- ❖ Time Management

PERSONAL DETAILS:

Date of Birth : 30th April, 1984

Address : Karnataka Bhadravathi

Languages Known: English, Hindi, Malayalam, Tamil and Kannada

I sincerely hope that my application will receive your kind attention and I am most anxious that an opportunity for an interview is given to me at your earliest convenience.