

BIMAL BARAL

Dubai, United Arab Emirates

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Professional Summary

Detail-oriented and reliable cashier with over 6 years of experience in high-volume cash handling, foreign currency exchange, remittance services, and customer support in banking and financial institutions. Proven ability to manage cash drawers, perform reconciliations, and ensure full compliance with AML and KYC regulations. Strong background in transaction processing, fraud prevention, and financial reporting. Seeking to contribute my skills to the cashier team at Index Exchange.

Core Competencies

- Cash Handling & Reconciliation.
- Foreign Currency Exchange & Remittance.
- Anti-Money Laundering (AML) Compliance.
- Customer Service & Dispute Resolution.
- Fraud Detection & Risk Control.
- KYC Verification
- Deposit & Withdrawal Processing.
- MS Office & Accounting Software (Pumroi and Finacle)
- Monitoring the Digital Transaction (POS, Credit/ Debit Card, QR , Wallet)

Professional Experience

Supervisor

Jyoti Bikas Bank Ltd., Bardibas Mahottari, Nepal

Apr 2024 – Dec 2024

- Managed day-to-day cash operations and customer financial transactions.
- Ensured full compliance with regulatory standards and AML guidelines.
- Supported cashiers and ensured accurate balancing and reporting.

Senior Assistant

Muktinath Bikas Bank Ltd., Barahathawa Sarlahi, Nepal

Mar 2023 – Apr 2024

- Handled large cash deposits, withdrawals, and foreign exchange operations.
- Delivered excellent customer service for remittances and account management.
- Maintained financial records and prepared internal audit documentation.

Junior Assistant – Teller/Cashier

Sunrise Bank Ltd., Bardibas & Sitapaila, Nepal

May 2019 – Mar 2023

- Processed daily teller transactions including deposits, withdrawals, and transfers.
- Conducted cash balancing and reported discrepancies immediately.
- Verified identity documents as per AML/KYC policies.
- Handled foreign currency exchange transactions accurately.

Assistant Probation – Teller/Cashier

Manjushree Finance Ltd., Kathmandu, Nepal

Nov 2018 – May 2019

- Processed various financial services including remittances and loan payments.
- Promoted savings and fixed deposit accounts to walk-in clients.
- Balanced cash drawers and maintained error-free transaction logs.

Senior Accountant Cum Cashier

KL Game Zone and Bowling Center, Kathmandu, Nepal

Mar 2018 – Nov 2018

- Managed daily revenue collection, reconciliations, and reporting.
- Accepted payments via cash, cards, and digital wallets.
- Ensured smooth cashier operations during peak hours.

Education**Master of Business Studies (MBS) – Finance & Accounting**

Tribhuvan University, Nepal – Sindhuli Multiple Campus, 2023

Certifications & Training

- Customer Service Excellence – Sunrise Bank (2020)
- Counter Notes & Signature Verification – Sunrise Bank (2020)
- Fraud Detection & Security Features – National Banking Institute (2021)
- Financial Statement Analysis – Axiom Nepal Pvt. Ltd (2023)

Languages

- English, Hindi and Nepali(Native).