



SAYOOJ KUMAR A K

Dedicated and result-driven Foreign Exchange and Customer Service Professional with over 6 years and 11 months of experience in forex operations, cashiering, and customer relationship management, alongside a year in front desk administration. Proficient in RBI/FEMA compliance, multi-currency transactions, and regulatory reporting, with proven ability to deliver high levels of customer satisfaction and ensure transactional accuracy. Experienced in

managing foreign currency operations, handling SWIFT transfers, and performing bank reconciliation. Seeking a dynamic role in a financial or money exchange institution in the UAE where I can leverage my forex knowledge, front office management, and administrative capabilities to contribute to operational efficiency and client retention.



WORK EXPERIENCE

Assistant Manager - Forex

Neo Abeer Money Changers Pvt. Ltd., Kerala

2023 – present

- **Team Supervision:** Lead and supervise daily operations of the forex desk, ensuring accuracy, compliance, and timely service delivery.
- **Customer Engagement:** Manage high-value client interactions and offer tailored forex solutions to meet customer needs.
- **Regulatory Compliance:** Ensure all forex transactions comply with RBI and FEMA guidelines, minimizing legal and financial risks.
- **Training & Development:** Train and mentor junior staff on forex procedures, compliance standards, and customer service excellence.
- **Operational Efficiency:** Streamline workflows and implement process improvements to boost efficiency and reduce transaction errors.
- **Risk Management:** Monitor market trends and currency fluctuations to advise clients and mitigate financial exposure.
- **Reporting:** Prepare daily/weekly reports on forex transactions, revenue, and performance metrics for senior management review.
- **Sales Growth:** Drive sales of forex products and services, achieving set targets and contributing to overall branch revenue.

Customer Relationship Executive

Neo Abeer Money Changers Pvt. Ltd., Kerala

2022 – 2023

- **Customer Service:** Delivered high-quality customer service by handling foreign exchange transactions and resolving client queries promptly.
- **Client Relationship Management:** Built and maintained strong client relationships to ensure repeat business and customer satisfaction.
- **Transaction Handling:** Processed currency exchange, remittances, and other financial services with accuracy and compliance to RBI regulations.
- **Customer Education:** Educated customers on exchange rates, transaction procedures, and anti-money laundering (AML) policies.
- **Documentation:** Maintained transaction records and documentation in accordance with internal policies and audit requirements.
- **Issue Resolution:** Handled customer complaints and escalations, ensuring resolution within TAT (Turnaround Time) to improve service ratings.
- **Sales Support:** Cross-sold value-added services to clients, contributing to revenue growth and meeting monthly sales targets.
- **Coordination & Compliance:** Coordinated with operations and compliance teams to ensure seamless service delivery and regulatory adherence.

Front Desk Receptionist

Jeevan Molecular Diagnostics, Kerala

2021 – 2022

- **Front Desk Management:** Managed patient reception and data entry through Health Labsys and Kerala government portals.
- **Communication:** Handled customer service via email, phone, and messages, ensuring accurate client coordination.
- **Data Reporting:** Generated daily and weekly Excel reports for internal use and health department records.



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Kannur, Kerala, India



TECHNICAL SKILLS

- Foreign Exchange Operations
- SWIFT Transfers
- Multi-Currency Transactions
- RBI Compliance
- FEMA Compliance
- KYC / AML
- Currency Vault Management
- Bank Reconciliation
- Excel Report Generation
- MIS Reporting
- Financial Documentation
- Data Entry



CORE COMPETENCIES

- Cash Handling
- Customer Relationship Management (CRM)
- Office Administration
- Front Desk Operations
- Email Communication
- Regulatory Audit Preparation
- Forex Rate Management
- Cross-Border Remittances



EDUCATION

MBA in Human Resource Management

MS University | 2012 – 2014

BA in Economics

Kannur University | 2009 – 2012



CERTIFICATIONS

- AML/KYC Compliance Training
- FEMA Compliance Workshop



LANGUAGES

- English
- Hindi
- Malayalam

- Customer Experience: Addressed client queries and scheduling with professionalism, boosting satisfaction.
- Record Maintenance: Maintained secure and confidential client records, following health data guidelines.
- Multi-Tasking: Balanced walk-in patient management with virtual appointment scheduling.
- Team Coordination: Supported lab technicians by organizing and routing patient workflows.
- Document Handling: Issued invoices and receipts while keeping updated records of payments.

Customer Support Executive – Forex

Lulu Forex Pvt. Ltd., Kerala

2016 – 2019

- Cashiering & Teller Duties: Handled daily currency transactions and ensured accuracy in billing and cash balancing.
- Forex Operations: Delivered forex services including currency exchanges, prepaid card loads, and client advisories.
- Customer Engagement: Provided front-line support and product recommendations to improve client conversion.
- Branch Billing Management: Generated and processed transaction bills for internal branch reconciliation.
- AML Monitoring: Ensured that transactions met KYC/AML standards and reported red-flag activities.
- Rate Management: Verified real-time forex rates and updated systems accordingly to avoid losses.
- Vault & Cash Security: Oversaw vault operations with strong attention to audit procedures.
- Process Adherence: Maintained compliance with internal operational checklists and guidelines.

Office Assistant – Forex & Remittance

Ahalia Money Exchange, Kerala

2015 – 2016

- Money Transfer Services: Processed customer payouts, foreign currency exchanges, and SWIFT remittances.
- Currency Handling: Bought and sold major foreign currencies while ensuring secure vault storage.
- Documentation: Maintained client records and documentation logs in accordance with exchange house policies.
- Bank Reconciliation: Prepared and reviewed reconciliation statements, resolving transaction mismatches.
- Ticketing Support: Assisted with air ticket bookings and client itinerary coordination.
- Reporting: Submitted end-of-day statements to management for transparency and audit purposes.
- Regulatory Compliance: Followed RBI regulations for transaction limits and documentation.
- Customer Interaction: Delivered clear, courteous communication and guided clients through service options.



PERSONAL DETAILS

Date of Birth: 11-May-1992

Marital Status: Married

Current Visa: Visit Visa (UAE)

Passport Number: V8573963

Dear Hiring Manager,

I am writing to express my keen interest in a position within your esteemed financial or money exchange institution in the UAE. With over 6 years and 11 months of hands-on experience in foreign exchange operations, cashiering, and customer relationship management, I bring a proven track record of regulatory compliance, accuracy in multi-currency handling, and consistent delivery of excellent customer service.

In my most recent role as Assistant Manager – Forex at Neo Abeer Money Changers Pvt Ltd, I have led a team to streamline operations, ensure RBI/FEMA compliance, and improve customer engagement, resulting in enhanced client retention and revenue growth. I have also successfully managed SWIFT transactions, daily reconciliation, and compliance audits. My experience across reputed firms such as Neo Abeer Money Changers, Lulu Forex, and Ahalia Money Exchange has equipped me with deep domain knowledge and adaptability to various operational and regulatory environments.

I am currently in the UAE on a visit visa and am immediately available to join. I am confident that my background in forex operations, front desk administration, and customer service, coupled with my certifications in AML/KYC and FEMA compliance, would allow me to contribute effectively to your team.

Thank you for considering my application. I look forward to the opportunity to discuss how I can support your organization's goals.

Warm regards,
Sayooj Kumar A K