

ABHILASH KM

Deira, Dubai, UAE (Visit Visa – Immediate Joiner)

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[LinkedIn](#)

□ PROFESSIONAL SUMMARY

Customer-focused and results-driven financial services professional with 8+ years of progressive experience in **money exchange, remittance operations, and customer service** within regulated environments in the UAE and India. Proven success in **foreign exchange transactions, AML/KYC compliance, and high-volume cash handling**. Demonstrates in-depth knowledge of **Central Bank regulations, anti-money laundering, sanctions screening, and suspicious transaction reporting (STR)**. Adept at using POS systems, CRM tools, and multilingual communication to deliver efficient service in fast-paced environments.

□ CORE SKILLS & KEYWORDS

- Remittance & Foreign Exchange Operations
 - AML / KYC / CFT Compliance
 - Customer Due Diligence (CDD)
 - Suspicious Transaction Reporting (STR)
 - Central Bank of UAE Compliance
 - High-Volume Cash Handling
 - Transaction Monitoring & Fraud Prevention
 - Western Union & MoneyGram Transfers
 - Customer Relationship Management
 - POS & CRM Systems (basic)
 - Sanctions Screening & Audit Preparedness
 - Branch Operations & Staff Training
 - Complaint Handling & Resolution
 - Cross-Selling of Financial Products
 - Multilingual Communication: English, Malayalam, Hindi, Urdu, Tamil
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□ KEY ACHIEVEMENTS

- **BlackBerry WIN Contest Winner – 2012** (1st Place, UAE Exchange)
- **February Bonanza Contest 2023** – Led winning team at Wallstreet Exchange, Expo Mall Branch
- Maintained **zero cash discrepancy** while handling daily volumes over **AED 500,000**
- **Passed all internal and external audits** with zero compliance issues

- Successfully trained multiple front-line staff on **AML/KYC**, remittance platforms, and compliance protocols
 - Reduced **customer complaint resolution time** by 30% through proactive escalation handling
 - Enhanced **repeat customer retention** through personalized service and multilingual support
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□ PROFESSIONAL EXPERIENCE

Branch In-Charge / Supervisor

Wallstreet Exchange Centre LLC – Dubai, UAE

Apr 2015 – Jan 2024

- Managed branch-level operations for **currency exchange** and **money remittance services**
- Ensured full **AML/CFT and KYC** compliance in line with **Central Bank of UAE regulations**
- Reconciled vaults and teller balances over AED 500,000 daily with 100% accuracy
- Supervised remittance processes, staff schedules, and audit documentation
- Provided real-time customer issue resolution and ensured STR/CTRs were accurately flagged
- Supported campaigns and contests that improved customer retention and sales

Branch Sales Manager / Customer Relations

Ahalia Finforex – India

Jul 2024 – Feb 2025

- Managed daily **remittance and gold loan** operations while maintaining AML checks
- Fostered strong customer relationships to boost walk-in conversions and branch performance
- Oversaw accurate handling of **cash transactions, MIS, and compliance checks**

Operations / Customer Service Officer

UAE Exchange – Kerala, India

Nov 2010 – Apr 2015

- Processed **foreign exchange** transactions and **international remittances** via Western Union and MoneyGram
 - Ensured full adherence to documentation, KYC norms, and daily transaction reporting
 - Engaged in cross-border transaction monitoring and customer onboarding processes
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□ **EDUCATION & CERTIFICATIONS**

Bachelor of Arts (History)

University of Calicut – India (2005 – 2008)

IATA UFTA Certification

Chavara Cultural Centre – Kochi, India (2009 – 2010)

□ **LANGUAGES**

- English – Fluent
 - Malayalam – Native
 - Hindi – Fluent
 - Urdu – Fluent
 - Tamil – Fluent
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