

Mohd Kayam

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✓ PROFESSIONAL SUMMARY

Results-driven professional with a Bachelor of Commerce and certifications in Foreign Exchange, AML-KYC Compliance, and Customer Service. Demonstrated experience in currency exchange, high-volume cash handling, and customer service excellence. Proven ability to ensure regulatory compliance, deliver accurate transactions, and foster strong client relationships. Passionate about contributing to the success of leading exchange houses in the UAE. Motivated to begin my career in the UAE exchange house sector and eager to apply my skills and knowledge in entry-level positions such as Sales Officer, Cashier, or Customer Service Associate.

✓ PROFESSIONAL CERTIFICATIONS

- Certified Foreign Exchange Professional - VSKILLS
- Certified AML- KYC Compliance officer - VSKILLS
- Certified Customer Service Professional - VSKILLS

✓ Education

- **DR. RAMMANOHAR LOHIA AVADH UNIVERSITY** 2018
Bachelor of Commerce (B.COM)
- **DR. RAMMANOHAR LOHIA AVADH UNIVERSITY** 2020
Master of Commerce (Incomplete-Absent in one paper due to Covid-19)

✓ Experience

- **H.B exchange (Akbarpur Ambedkar nagar UP INDIA)** 08/2024 - 05/2025
Foreign exchange & Customer service Associate
Assisted customers with foreign currency exchange, providing competitive rates and Professional guidance.
Handled customer inquiries and complaints , increasing satisfaction and improving retention rates.
Ensured AML-KYC Compliance in customer onboarding and transactions.
- **Education focus and Skill Development** 03/2024 - 08/2024
Earned certifications in Foreign Exchange, Customer Service and AML-KYC Compliance.
Enhanced professional knowledge in banking operations, cashiering, and Compliance to align with career goals.
Developed strong knowledge in currency handling, compliance, and customer service to align with career goals.
- **First & fresh store (Akbarpur Ambedkar nagar UP INDIA)** 5/2020 - 02/2024
Cashier & Sale specialist
Consistently exceeded daily sales targets by 10 to 15 % through proactive cross - selling and upselling.
Managed high - volume cash transactions with speed and precision , reducing errors to near zero.
Providing top-teir customer service addressing inquiries per day with Professionalism and efficiency.
Trained new cashier on POS system fraud prevention and customer service best practices .

✓ DIPLOMAS

- Master Diploma in Banking Operation Management - IISDT 2024
- Diploma in Cashier - IISDT 2024

✓ Nationality

- INDIAN

✓ SKILLS

- Foreign exchange & Currency handling
- Customer service & Conflict Resolution
- Sales , Cross - Selling & upselling
- Numeric Competency & Interpersonal skills
- Cashier & POS systems
- Attention to detail & Problem Solving skills
- Time Management & Accuracy

✓ Languages

- English
- Hindi
- Urdu

✓ Visa Status.

- Visa valid until : 26 July 2025