



MUHAMMED ANAS K

FC CASHIER / BRANCH INCHARGE

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Dubai, UAE | Valid UAE Driving License

PROFESSIONAL SUMMARY

Results-oriented **Finance & Accounts Professional** with **over 19 years of experience**, including the last 10 years working as **Assistant Treasurer** at **Union Co-operative Society, Dubai**—a leading hypermarket chain in the UAE. Skilled in treasury operations, foreign currency exchange, customer relationship management, and financial reporting. Proven ability to manage high-volume cash transactions, ensure compliance with AML and Central Bank regulations, and support audit readiness. Strong background in MIS reporting, financial reconciliations, and team coordination. Committed to operational accuracy, process improvement, and delivering financial integrity to support business

AREAS OF EXPERTISE

- Financial Reporting & Daily Sales Reconciliation
- Accounting, Audit Coordination & Risk Management
- Fake Note Detection & Customer Service
- Foreign Currency Exchange & Money Transfers
- Credit Analysis & Banking Operations
- Cashiering & Relationship Management

PROFESSIONAL EXPERIENCE

ASSISTANT TREASURER

07/2015 – 05/2025

UNION CO-OPERATIVE SOCIETY-DUBAI, UAE

- Collected and verified daily sales from cashiers; reported findings to the Senior Treasurer.
- Reconciled daily sales transactions including cash, bank cards, coupons, gift cards, and loyalty cards (Al Afdal Card).
- Prepared and submitted daily sales reports to finance and operations departments.
- Handled customer complaints, identified solutions, and coordinated with the Customer Care Cell at Head Office for resolution tracking.
- Prepared daily bank deposit summaries and coordinated secure deposits through Transguard.
- Monitored and processed customer return and refund transactions, ensuring compliance with company policies.
- Ensured accuracy and completeness of all financial records for internal audits.
- Collaborated with finance and treasury teams to resolve discrepancies and improve reconciliation processes.
- Maintained accurate documentation for all sales transactions and deposit records for audit readiness.
- Assisted in monthly closing procedures and provided support in preparing financial summaries and reconciliations.
- Ensured compliance with internal financial policies and UAE regulatory standards related to treasury operations.

FC CASHIER

01/2012 – 06/2015

JOYALUKKAS EXCHANGE COMPANY, DUBAI -UAE

- Reported to the Branch Manager and led a team of 7 staff in foreign currency exchange and remittance operations.
- Handled buying and selling of foreign currencies from customers and exchange houses, ensuring real-time rate accuracy.
- Transferred money globally through Demand Draft, Telex Transfer, Western Union, and Instant Cash services.
- Conducted cash accounting, bank account opening across countries, and wage protection system (WPS) activation for corporate clients.
- Ensured full compliance with AML (Anti-Money Laundering) policies and Central Bank regulations by verifying sender documents and maintaining transaction transparency.
- Analyzed daily currency requirements; managed excess foreign currency by transferring to the head office.

BRANCH IN-CHARGE**11/2007 – 06/2011**

INDIAINFOLINE SHARE AND COMMODITIES(One of the Largest Share Broking Firm)

- Reported to the Area Manager and led a team of 10 members including Sales Executives and Relationship Managers.
- Monitored and supported high net-worth individual (HNI) investors in equity and commodity trading.
- Managed depository (Demat) accounts and ensured accurate maintenance of client portfolios.
- Prepared and analyzed bank reconciliation statements and drafted credit approval documents for clients.
- Oversaw branch operational expenses, approved budgets, and ensured cost control compliance.
- Coordinated with auditors for internal and external audits; supported Demat account finalization and compliance.
- Conducted performance evaluations, set business targets, and tracked achievements of sales teams.

RELATIONSHIP MANAGER**06/2005 – 10/2007**

GEOJITH PNB PARIBA SHARE AND COMMODITIES

- Identified and onboarded new clients by assisting them in opening Demat and trading accounts.
- Assessed client profiles and set daily trading limits based on creditworthiness and investment behavior.
- Managed buy/sell transactions aligned with clients' available balances and market conditions.
- Provided clients with timely investment recommendations based on in-house analyst reports.
- Guided clients in building diversified and profitable investment portfolios tailored to their financial goals.

EDUCATION

- **BACHELOR OF COMMERCE**
UNIVERSITY OF CALICUT, INDIA — 2004
- **PRE-DEGREE**
UNIVERSITY OF CALICUT, INDIA — 2001

PROFESSIONAL CERTIFICATIONS & TRAININGS

- Certification in F&O BSE, NSE
- Certification in CDSL India
- Customer Relationship Training
- Anti Money Laundering & Fake Note Detection
- Computerized Accounting

PROFESSIONAL SKILLS

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| • Cash Handling & Daily Reconciliation | • Audit Coordination & Documentation |
| • Banking & Financial Operations | • Accounting Software & Computerized Accounting |
| • Foreign Currency Exchange | • Investment & Portfolio Advisory |
| • Money Transfer Services | • Market Rate Monitoring & Forecasting |
| • Anti-Money Laundering (AML) Compliance | • Strong Communication & Multilingual Skills |
| • Customer Relationship Management | • Demat Account Opening |
| • Financial Reporting & Analysis | • Regulatory & Statutory Compliance |
| • Depository Account Management | • Time Management & Task Prioritization |
| • Payroll & Wage Protection System | |
| • Sales Reporting & MIS Preparation | |

ADDITIONAL INFORMATION

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| • Date of Birth | : | 25/05/1983 |
| • Nationality | : | Indian |
| • Gender | : | Male |
| • Marital Status | : | Married |
| • Languages Known | : | English, Arabic, Hindi, Malayalam |
| • Visa Status | : | Employment Visa |