



SHYAM PRASAD

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PROFESSIONAL SUMMARY

Experienced and results-driven financial services professional with over 14 years of progressive experience in branch operations, foreign currency exchange, and customer relationship management within leading exchange houses in the UAE. Demonstrated expertise in compliance, staff supervision, sales, and delivering high-quality customer service. Strong understanding of central bank regulations, AML policies, and KYC procedures. Adept at building and managing client portfolios while driving business growth.

PROFESSIONAL EXPERIENCE

Al Razouki International Exchange – Branch In-Charge
July 2023 – July 2025 | Dubai, UAE

- Oversee daily branch operations, ensuring strict compliance with standard operating procedures and Central Bank of UAE regulations.
- Pro-actively managing and developing effective client relationships by identifying and managing solutions to meet a wide range of clients needs and promoting products and services.
- Ensure branch productivity standards are met, focusing on turnaround time (TAT) and transaction accuracy.
- Manage and process day-to-day remittances transactions in multiple currencies (USD, CAD, GBP, EUR, INR, PKR, PHP etc.) for both corporate and individual clients.
- Supervise and motivate staff to meet branch performance goals and uphold exceptional customer service standards.
- Conduct regular staff meetings and monthly performance evaluations to maintain accountability and engagement.
- Generating new client acquisitions and selling products to new clients liaising with the sales team to ensure the quality of leads referred is to the required standard.
- Working with Operations team to enhance the service offered and improve revenue generation.
- Making proactive clients calls (mostly inactive clients) and responding swiftly to client requests.
- Conduct site visit to businesses such as restaurants, shops, and offices to promote and onboard new WPS clients.

Al Dahab Exchange – Wholesale FC Cashier
Jan 2022 – Feb 2023 | Dubai, UAE

- Conducted high-volume currency buying and selling transactions with exchange houses, ensuring accurate and competitive pricing.
- Verified authenticity of foreign currency notes and identified counterfeit items using standard procedures.
- Facilitated large-value FC transactions for retail customers while performing full KYC and source of funds verification in compliance with Central Bank UAE guidelines.
- Ensured regulatory compliance by reviewing customer transaction limits and verifying supporting documentation before processing.
- Performed cash transactions with high accuracy, avoiding discrepancies such as shortages, overages, or misclassifications.
- Verified customer signatures and documentation before transaction completion.
- Arranged procurement of FC from local exchange houses and coordinated outbound shipments to international destinations based on business needs.
- Managed receipt and sale of large FC shipments from international partners and facilitated redistribution to local exchange houses.
- Maintained meticulous records of all FC shipments and submitted detailed reports to the head office.

- Addressed customer queries and complaints, ensuring timely escalation and resolution by coordinating with the head office.
- Actively supported business development through exceptional customer service and cross-selling of value-added financial products.

Al Ghurair Exchange LLP – Cashier

July 2019 – Nov 2021 | Dubai, UAE

- Purchasing/Selling Currencies
- WPS (Wages Protection System) handling and processing Sif file and uploading in the system.
- Develop daily reports of Remittance Products like Western Union, Ez Remit, Ime, Hello paisa
- Balancing cash and currency notes at the end of day
- Payment receives through Cheque and online transfers from corporate and individual customers
- Marketing of the new services of Ria, IME, and Hello Paisa and other products

Dubai Express Exchange – FC Dealer & Branch In-Charge

Sept 2011 – Mar 2019 | Dubai, UAE

- Purchasing/Selling Currencies
- Verify customer's information through checking their identification and other required Documents
- Balance currency in cash drawers at the end of the shift
- Dealing with Receivable and Payables
- Providing Teller Summary Reports at the end of the Head Office
- Filling Documents in a proper arrangement
- Ensure the customer signature before they leave the counter
- Preparing branch schedule and guiding counter staff to improve customer service and build strong customer relationships
- Process transactions such as foreign currency exchange, money transfers, of all kinds and collection of payments, inward remittance and other utility payments
- Perform cash transactions with high level of speed and accuracy with avoidance of cash shortage or overages, double postings and misclassifications
- Making shift schedule for branch staff as per company rules
- Strictly following the money laundering rules provided by Central Bank of UAE.

Educational Qualification:

B.B.A Indian Institute of Business Management and Studies (IIBMS) Mumbai.

I.T.I Computer Hardware & Networking from ITI, Trinity Udyavara Karnataka.

Skills:

Cash Drawer balancing, Record keeping & Documentation, Exceptional customer service, Effective communicator, Multitasking Abilities.

Languages:

Kannada, English, Hindi, Telugu, Tamil & French

Reference:

Available on Request

Declaration:

I hereby declare that the information furnished above is true to the best of my knowledge.

Shyam Prasad