

## ARAVIND M

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Kerala, India | Open to Relocation – Anywhere

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## CAREER OBJECTIVE

To secure a **Remittance Clerk position** in a leading exchange house in Oman, where I can utilize my 6+ years of expertise in **foreign currency exchange, international remittance services, AML/KYC compliance, and customer service** to ensure smooth operations and regulatory compliance.

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## PROFESSIONAL SUMMARY

Experienced **Remittance & Forex Clerk** with over 6 years of expertise in **currency exchange, remittance processing, and compliance operations** in Oman's financial services sector. Strong knowledge of **Central Bank of Oman regulations, AML/KYC procedures, and high-volume cash handling**. Adept at assisting customers with **SWIFT transfers, Western Union, and other remittance services** while ensuring accuracy, security, and excellent service delivery.

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## KEY SKILLS

- Remittance Services (SWIFT, Western Union, MoneyGram, Bank Transfers)
  - Foreign Currency Exchange & Forex Operations
  - AML / KYC / CDD Compliance (Central Bank of Oman Regulations)
  - Customer Service & Problem Resolution
  - High-Volume Cash Handling & Reconciliation
  - Suspicious Transaction Reporting (STR)
  - Regulatory Audits & Risk Control
  - Financial Documentation & Reporting
  - Team Coordination & Training
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## WORK EXPERIENCE

### Forex & Remittance Clerk

*Global Money Exchange Co LLC, Muscat Airport Branch, Oman*

*(Managed by State Bank of India)*

**Nov 2019 – Apr 2025**

- Handled **international remittances** (SWIFT, bank transfers, Western Union) with full compliance to **Central Bank of Oman** regulations.
- Verified customer documentation as per **AML/KYC and CDD requirements** to ensure secure transactions.
- Managed **high-value foreign currency exchanges** with zero transaction errors.
- Prepared and reconciled daily remittance and cash reports with 100% accuracy.
- Assisted customers with rate information, transaction queries, and dispute resolution.
- Supported audit teams, helping to improve compliance standards by 30%.

### **Public Relations Officer**

*Mount Zion Medical College Hospital, Adoor, Kerala*

**Apr 2019 – Jun 2019**

- Improved client satisfaction through active communication and support.
- Organized community engagement programs to strengthen hospital outreach.

### **Assistant Manager – Accounts & Operations**

*Client Zone Consultants Pvt. Ltd (CA Firm), Adoor, Kerala*

**Jun 2015 – Mar 2019**

- Handled **NRI client accounts**, including remittances, tax advisory, and compliance reporting.
- Supervised financial reporting and ensured smooth business operations.
- Coordinated with auditors and regulatory authorities for compliance.

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## **EDUCATION**

### **MBA – Finance & HR**

*Mahatma Gandhi University | 2013 – 2015*

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## **LANGUAGES**

- English (Fluent)
- Hindi (Fluent)
- Malayalam (Native)
- Arabic (Basic Communication)

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## **ADDITIONAL DETAILS**

- Willing to relocate anywhere
- Available for immediate joining
- Valid Passport and ready for employment visa processing