



Abdul Salam Erasseri Palliyal.

Branch Manager, Money Exchange & Financial Services.

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Professional Summary

Results-driven Branch Manager with 14+ years in currency exchange, remittance services, and financial operations. Expertise in regulatory compliance (AML/CFT), team leadership, customer service excellence, and profitability growth in fast-paced exchange environments. Proven track record in process optimization, risk management, and exceeding operational targets for leading exchange houses.

Core Competencies:

- Branch Operations Management
- Foreign Exchange & Remittance Processing (Western Union, Transfast, etc.)
- Regulatory Compliance & Anti-Money Laundering (AML)
- Cash Handling & Financial Reconciliation
- Team Leadership & Staff Training
- Customer Relationship Management (CRM)
- Financial Reporting & Audit Readiness
- Multilingual.

Professional Experience

Branch Manager:

Kuwait Bahrain International Exchange Company, Kuwait (Feb 2015 – May 2025).

- Managed end-to-end operations of a high-volume exchange branch, supervising 10+ staff and ensuring 100% compliance with Central Bank regulations.
- Increased remittance volume by 25% through targeted customer engagement and service improvements.
- Led daily reconciliation of \$500K+ in transactions, reducing discrepancies to <0.1%.
- Trained and mentored 15+ employees on AML policies, customer KYC, and fraud prevention, resulting in zero compliance violations for 5+ years.
- Optimized cash flow management, reducing idle cash reserves by 18% while maintaining liquidity.

Cashier / Senior Teller:

Al Ansari & Behbehani Exchange, Kuwait (Aug 2011 – Jan 2015).

- Processed 300+ daily transactions (cash, drafts, wire transfers) with 99.8% accuracy.
- Handled multi-currency exchanges (USD, EUR, GBP, INR), ensuring real-time rate updates.
- Recognized as "Top Performer" (2014) for zero operational errors in remittance processing.

Accountant Assistant:

Warda Almadeena Supermarket, Deira, UAE (Jun 2008 - Dec 2010).

Managed monthly financial closings, payroll, and bank reconciliations for a \$2M+ turnover business. Automated manual reporting, cutting processing time by 30%.

Education & Certifications

- Diploma in Financial Accounting | School of Accounting (2008).
- AML & CFT Certification (Relevant for UAE/Kuwait compliance).
- Diploma in Computer Hardware & Networking | Relent Computer Education (2006).

Technical Skills

Software: MS Office (Excel, Word), TMS (Transaction Monitoring Systems), SWIFT/RTGS.

Compliance Tools: AML checks, KYC documentation, Central Bank reporting

Languages: Fluent in English, Arabic, Hindi.

Key Achievements

- Exceeded Annual Targets – Grew branch revenue by 20% in 2023 through strategic upselling.
- Zero Audit Failures – Maintained 100% compliance in 10+ internal/external audits.
- Customer Retention – Achieved 95% satisfaction rate via efficient dispute resolution.

Additional Information

- Visa Status:
- Availability: Immediate joining.
- References: Available upon request.