



Abdul Salam Erasseri Palliyal

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Objective

Results-driven Branch Manager with 14+ years of experience in foreign exchange, remittance services, and financial operations across UAE and Kuwait. Strong expertise in AML/CFT compliance, risk management, branch profitability, and operational efficiency. Proven success in team leadership, customer satisfaction, and process optimization. Adept at meeting and exceeding Central Bank regulatory standards while achieving consistent revenue growth.

Experience

- Kuwait Bahrain International Exchange company, Kuwait** 01/01/2015 - 18/05/2025
Branch manager
 - Managed branch operations, staff supervision, and training of new employees.
 - Oversaw daily customer transactions including cash, cheques, and remittance services.
 - Handled transfers via Western Union, Transfast, and other international systems.
 - Responded to customer inquiries and resolved transaction-related issues.
 - Prepared daily financial reports, managed petty cash, and ensured compliance with documentation standards.
 - 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.
- Alansari & Behbehani Exchange, Kuwait** 01/08/2011 - 30/01/2015
Cashier
 - Processed daily cash transactions and issued various types of drafts.
 - Handled cheques, vouchers, and remittances for all countries.
 - Facilitated money transfers via Western Union, Transfast, and other systems.
 - Issued daily reports and handled foreign currencies.
 - Answered customer phone inquiries and ensured quality service.
 - 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.
- Warda Almadeena Supermarket, Deira, U.A.E** 19/06/2008 - 25/12/2010
Accountant assistant
 - Prepared monthly financial statements and closed accounts.
 - Performed bank reconciliations and payroll administration.
 - Posted journal entries and maintained the general ledger.
 - Managed cash book and balanced sheet accounts.

Education

- Relent Computer Education** 2005
Diploma in Computer Hardware
- School of Accounting** 2008
Diploma in Financial Accounting

Skills

- Microsoft Office Suite (Excel, Word, Outlook, Windows Operating System)
- Data Entry
- Cash Handling
- Managing tasks and problem solving skills
- Ability to adapt and learn quickly
- Communication skills
- Foreign currency handling

Languages

- Arabic
- English
- Hindi
- Malayalam

Reference

- Available upon request.

Additional Information

- Visa Status: Visit Visa
- Availability: immediate joining