
CIJO ABRAHAM

International City
Dubai, UAE
Mobile: +971528162737
Email: cijoabraham50@gmail.com



CAREER OBJECTIVE

Result driven and highly experienced Branch Manager with a proven track record in the money exchange industry. Seeking a challenging role Operations Manager/ Branch Manager within a progressive and reputed organization, where I can leverage my leadership skills, strategic planning, business acumen, and extensive knowledge of foreign exchange operations to drive growth and deliver exceptional customer service, thereby adding value to the existing framework in the organization.

CAREER SUMMARY

- 12 years' experience with leading Money Exchange Company.
- Experience in Financial Services, Operations, Human Resource, Business Development.
- Skilled in team leadership, financial analysis, compliance and regulatory guidelines.
- Work experience in countries INDIA, UAE, KUWAIT.

PROFESSIONAL EXPERIENCE

- Working in **JOYALUKKAS EXCHANGE as Branch Operations Manager.**
- Worked in **JOYALUKKAS EXCHANGE as Assistant HR Manager.**
- Worked in **CHEMMANUR CREDITS AND INVESTMENTS LTD as Business Development Manager.**

Branch Operations Manager.: Joyalukkas Exchange LLC (Dec 2012 – Present)

- Spearheaded the overall operations of high-performing branches in Dubai & Abu Dhabi, ensuring optimal customer satisfaction and meeting sales target consistently.
- Motivated and coached a team of 50 employees under 6 branches in delivering exceptional customer service and exceed performance goals.
- Developed and executed strategies to expand the branch's customer base and increase market share, resulting in a significant growth in remittance, foreign currency exchange business and WPS.
- Monitored compliance with relevant regulations and guidelines, ensuring adherence to anti-money laundering (AML) and know your customer (KYC) policies.

- Conducted regular audits to maintain accurate cash control and minimize operational risks.
- Strengthened relationships with key corporate clients, solicited new business opportunities, and negotiated favorable terms to maximize revenue generation.
- Collaborated with the marketing team to organize promotional campaigns and enhance branch visibility within the local market.

Assistant Human Resources Manager: Joyalukkas Exchange (Aug 2021 to Aug 2022)

- Managing all aspects of HR functions, including recruitment, on boarding, employee relations, performance management, and policy development.
- Overseeing HR functions for all regions of company in UAE, OMAN, KUWAIT consisting of 65 branches 3 regional offices with more than 600 employees.
- Coordinate and conduct interviews, screen candidates, and facilitate the hiring process.
- Manage employee orientation and training programs to ensure a smooth on boarding experience.
- Collaborate with department heads to identify staffing needs and develop recruitment strategies.
- Administer employee benefits programs, including health insurance, and leave policies.
- Develop and update HR policies and procedures in compliance with relevant employment laws and regulation.

Business Development Manager: Chemmanur Credits and Investments LTD (May 2012 to Dec 2012)

- Identify and evaluate new market opportunities and potential partnerships to expand the company's client base.
- Collaborate with cross-functional teams, including marketing and product development, to ensure alignment with business objectives.
- Conduct market research and analysis to identify emerging industry trends and adjust strategies accordingly.
- Lead sales presentations and participate in industry events to promote the company's products and services.

Educational qualifications

- **Master of Commerce** from Annamalai University
- **Bachelor in Commerce** from Sree Narayana College, Punalur under Kerala University.

Skills

- Strong leadership and managerial abilities
- Sales and business development
- HR operations and Administration
- Excellent Interpersonal and communication skills
- Financial analysis and risk management
- Strategic planning and execution
- Proficient in MS Office suite and financial software

Professional Trainings

- Anti-Money Laundering training by FERG
- Leadership Management training
- Fraud prevention and Currency handling & Counterfeit detection
- Cyber Security Training

Personal Details

Cijo Abraham

Date of Birth: 12/10/1992

Gender: Male

Marital Status: Married

Nationality: Indian

Religion: Christian

Languages: English (Fluent), Hindi (Fluent), Malayalam (Native)

Passport Details: V4285953 valid until 25/02/2032

Holding UAE driving License

Visa Status: Employment Visa

LinkedIn profile: <https://www.linkedin.com/in/cijo-abraham-230a90ab>

Declaration

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

CIJO ABRAHAM