



NITHINKUMAR K H

■ +971 568106102 | ✉ 1195nithin@gmail.com | ■ Abu Dhabi, UAE

Professional Summary

Dynamic and customer-focused professional with **7 years of experience in customer service, including 3 years in exchange house operations**. Skilled in handling high-value transactions, cash management, AML/CFT compliance, and delivering exceptional customer service. Proven ability in conflict resolution, branch operations support, and achieving business growth.

Key Skills

Customer Service & Relationship Management	Currency Exchange & Remittance Processing
Cash Handling & Reconciliation	AML & Compliance Awareness
Conflict Resolution & Problem-Solving	Sales & Cross-Selling of Financial Products
Branch Operations Support	Team Collaboration & Leadership

Professional Experience

Customer Relation Executive | Al Ahalia Money Exchange Bureau

05/2022 – Present | Abu Dhabi, UAE

- Acting Branch Supervisor at Mussafah Al Jimi Branch, overseeing operations and staff support.
- Process transactions including remittances, telex transfers, and foreign exchange with accuracy.
- Ensure compliance with AML and company policies in all customer dealings.
- Resolve customer complaints and provide solutions to maintain client satisfaction.
- Prepare daily/weekly reports and reconcile cash at branch closing.
- Promote services, upsell products, and contribute to branch business growth.

Relationship Officer | Muthoot Microfin Ltd.

12/2017 – 01/2022

- Collected EMI payments, verified customer documents, and processed loan applications.
- Achieved monthly sales targets consistently by promoting loan products and services.
- Generated new leads through community outreach and promotional campaigns.
- Ensured compliance with internal policies and RBI regulations.

Tool & Die Maker | Gestamp Automotive Pvt. Ltd.

08/2016 – 06/2017

- Performed preventive maintenance and precision tooling for production lines.
- Ensured quality standards through inspections and defect analysis.
- Supported team efficiency by troubleshooting and repairing production equipment.

Education

- Diploma in Tool and Die Making (Mechanical Engineering) – Keltron Tool Room & Research Training Center (2017)
- Plus Two in Computer Science – Lisieux English Senior Secondary School (2013)

Languages

- English
- Hindi
- Malayalam

Personal Details

Nationality: Indian

Date of Birth: 11/09/1995

Gender: Male

Marital Status: Single

Passport No: R6343215 (Valid till 15/11/2027)

Visa Status: Cancelled Visa (Valid up to 09/09/2025)