



Binod Ghosh

PROFESSIONAL SUMMARY

As an experienced Assistant Branch Incharge with over 13 years of experience in managing daily operations, providing excellent customer service, and ensuring compliance with AML regulations, I am seeking a new opportunity to utilize my skills and contribute to the success of a company. With a proven track record of managing foreign currency, handling various financial products, and resolving customer complaints efficiently, I have also demonstrated the ability to train new procedures and policies to the team. Additionally, my previous experience as a Team Leader cum Admin and Asst. Store and Procurement Officer has equipped me with strong leadership and organizational skills. I hold an MBA in Marketing, a BSc in Information Technology, and a Bachelor's in Arts.

EXPERIENCE

Assistant branch incharge

2015 – PRESENT

Emirates India International Exchange, Dubai

Job Responsibilities:

- Issuing various types of financial transactions including Demand Draft, Telegraphic Transfers, Mail Transfers, RTGS and NEFT Transfers.
- Maintaining petty cash float, preparing reimbursement claims, issuing receipts, and depositing all cheques collected from internal and external clients.
- Posting daily vouchers including receipts, other payments, and journal vouchers.
- Resolving customer complaints efficiently and promptly.
- Conducting marketing and visiting campaigns for different companies to increase business.
- Handling various products such as XPRESS MONEY, MONEYGRAM, INSTANTCASH, WESTERN UNION, TRANSFAST, and IME.
- Assisting customers in creating remittances globally according to customer instructions, while strictly adhering to Anti Money Laundering rules.
- Ability to handle more than 30 different foreign currencies for buying and selling.
- Managing daily branch operations in the absence of the Branch Manager.
- Registering new WPS companies by processing employee registration, SIF files, and salary payments to the Central Bank.
- Handling branch responsibilities and assisting the BM in operating the branch in line with company procedures.
- Dealing with corporate customers.
- Monitoring daily transactions through AML software and reporting any suspicions to the AML officer.

In my current role as Assistant Branch In charge at Emirates India International Exchange, I have gained valuable experience in managing financial transactions, customer complaints, and daily branch operations. I have also successfully implemented marketing campaigns and assisted customers in creating remittances globally while strictly adhering to Anti Money Laundering rules. My ability to handle multiple foreign currencies and deal with corporate customers has further enhanced my expertise in the financial industry.

ADMIN TEAM LEADER

2013 – 2015

Sun and Sand Sports LLC - ABU DHABI

Job Responsibilities:

- Focused on delivering exceptional customer service.
- Ensured all sales and service objectives were met.
- Provided support to the section team and motivated them to achieve section targets.
- Conducted stock taking to verify loss and prevent it.
- Maintained all documentation and prepared reports for audit purposes.
- Identified, developed, and managed key strategic client relationships and channels.
- Conducted cold calls, prospected, and qualified account opportunities.
- Handled the cash register, including all cash, credit sales, refunds, and exchanges.
- Itemized and totaled purchases by recording prices and entered price changes by referring to price sheets and special sale bulletins.
- Discounted purchases by redeeming coupons.
- Collected payments by accepting cash, check, or charge payments from customers, making change for cash customers.
- Balanced cash drawer by counting cash at the beginning and end of work shifts.
- Provided pricing information by answering questions.

As a Team Leader cum Admin at Sun and Sand Sports LLC, I successfully focused on delivering exceptional customer service while ensuring all sales and service objectives were met. I provided support to the section team and motivated them to achieve their targets while conducting stock taking to verify loss and prevent it. My excellent record keeping skills and ability to prepare reports for audit purposes further enhanced my role. I identified, developed, and managed key strategic client relationships and channels, conducted cold calls, prospected, and qualified account opportunities. My experience in handling the cash register, pricing information, and balancing cash drawers ensured smooth and efficient daily operations.

Assistant store and procurement officer at **Lanco Infratech Ltd** INDIA

Contact

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- Indian / Employment Visa
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- UAE License Holder

Core Competencies

- Financial Accounting
- Internal & Statutory Auditing
- Taxation
- Financial and Data Analysis

Professional Skills

- Strong customer service skills
- Sales and service objective attainment
- Team leadership and motivation
- Stock-taking and inventory management
- Excellent record-keeping and documentation skills
- Strategic relationship management
- Prospecting and cold-calling abilities
- Cash handling and register management
- Pricing knowledge and ability to answer customer questions
- Anti-money laundering regulations knowledge and adherence

Soft Skills

- Creative thinking
- Strong Communication skills
- Problem-Solving skills
- Critical analysis
- Clear delivery of thoughts & expressions
- Self-Confidence

Education

- **MBA** in Marketing. Sikkim Manipal University INDIA
- **BSC** In Information Technology. Sikkim Manipal University INDIA
- **Bachelor in Arts.** North Bengal University INDIA

Language

- **English: Professional**
- **Hindi: Native**
- **Nepali & Bengali**

Reference Available Upon Request