

Name : Fahad Abdurahman kurikkal MP
Mob No UAE : +971561092876
Email ID : fahadhkurikkal@gmail.com



CAREER OBJECTIVE:

To be a part of a challenging, creative and growth oriented organization where in both the company's resources and my skills are tuned and best to attain new heights. To secure an appropriate position, this will provide growth opportunities with effective utilization of my skills and also the opportunity to learn more in a professional atmosphere.

PROFESSIONAL EXPERIENCE

- **Experience As Branch Manager - Lari Exchange (Present)**
 - Updating TT Selling Rate to Branch.
 - Dealing with More than 20 Foreign Currencies.
 - Manage transactions totaling up to Aed600K-1M each day; recognized for consistently balanced drawers at the end of each workday.
 - Monitor balance of and refill 1 ATM, ensuring machine is in proper working condition.
 - Making Registration Of Companies For WPS.
 - Processing Of TT and Uploading In Correspondent bank Websites.
 - Checking the status of transactions in the correspondent banks on regular basis.
 - Prepare status of the rejected/returned transactions and inform the branch accordingly in order to reissue with correct details or to Refund the customer.
 - Check and process E-mails from correspondent banks.
 - Regularly check the available fund with correspondent banks and instruct Treasury department to transfer adequate funds to the Correspondent banks.
 - Follow up with the correspondent banks and providing the status for the transactions to the customer.
 - Ensure that all the transactions are complying with UAE Central Bank regulations as well as correspondent requirements and internal policies.
 - Co-ordinate with the branches to make sure necessary documents are taken from the customers for billk amount transfer to prevent Anti Money Laundering.
 - Attend the customers over the counter to issue Demand Draft/Telex Transfer, Credit card payments, western union Payments, WPS Payments, Inter Branch Transfers, Local Bank Transfers, Cash Advance Against Credit Cards, Alain Distribution and Abu Dhabi Distribution company payments.
 - Enhanced customer services skills through regular coaching and personal.

- **Experience as Junior Credit Analyst- Abu Dhabi Commercial Bank 2017**
 - ✓ **Credit Data Verification Unit**
 - Receiving sales submission from AUH & Dubai.
 - Liaising with sales coordinator with handoff and file submissions
 - Maintaining data base for file submission and providing management data for incentive scheme.
 - Building positive relationship with sales and Credit with regards to queries.
 - Verifying data and the processing the file with special credit knowledge
 - Working out sales team on regular basis on rejected data and counseling to progress the sales quality.
 - Verified file from checker unit, will reach the pre Analyst unit which data entry team.
 - Rejected data turning back with reason for rectification.

✓ Pre Analyst Team

- Through the master movement system, collating the data and the successful verified files from checker unit.
- Checking the basic relationship with the existing database and other financial institute in the UAE as well as in the globe.
- Various de dupe process performing as in internal and external in order figure out the customer demographics (Internal- Itqan, Midas, Black list, App zone, 360' & External- CB Rating, CM Exposure, Dow Jones & EM credit)
- Preparing customer demographic according the requirement of the business such as Smart, Personal, SME, Auto & Credit Card
- Throughout the process systematically handling end to end process which gives the vast picture of credit knowledge.
- Handling queries with regards to the systems, process knowledge, training materials, UAT issues, productivity improvement planning, process implementation etc..
- Liaising with Sales and management with regards to process movement

➤ Experience As An Accountant Assistant in M/s TANK O MAN PVT Ltd (2016)

- Preparing Financial Documents Such As invoices, bills and accounts payable and receivables.
- Completing Purchase orders.
- Assisting To prepare payrolls.
- Completing Bank Reconciliations
- Verifying Bank Deposits.
- Posting Daily Cash Receipts
- Office Administration.

APPLICATION AND TECHNICAL SKILLS

- Great written and verbal communication skill.
- Customer Service
- Leadership & Guidance
- Ability to plan and to use my organizational skills for problem solving.
- Proficient in Microsoft Office
- Banking & Back office operation
- KYC & Risk Analysis
- Internal communication system & application processing systems (LAPS, ERP system)
- Management reporting & presentations.
- Business object (SAP Objected tool)
- Oracle PL/SQL
- Central bank applications
- World check-Thomson Reuters Flexcube, Omniflow
- **Microsoft Excel Global Certificate Holder (2016)**
- Tally ERP9.0 global certificate holder

EDUCATION QUALIFICATION

- **B.com**
University Of Calicut
(Specialization in Computer Applications)

PERSONAL DETAILS

- Date of Birth: 8th November 1994
- Address: Villa 16 Al Yahar, Al Ain
- LanguagesKnown: English,Arabic,Hindi,Malayalam,Tamil
- Valid UAE Driving License : 2470520 Till 2026
- Visa status: Employment Visa

REFERENCES:

Upon Request

DECLARATION

I hereby declare that above mentioned are true and correct to the best of my knowledge and belief

Fahad kurikkal