



NIBIN DAMODARAN

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Objective

Seeking an opportunity to serve and develop my skills and knowledge in the Remittance and Foreign Exchange and financial sectors.

Experience

Summary

Results-driven executive with progressive management experience in **banking, particularly in remittance and foreign exchange operations**, including payment settlements, risk management, financial analysis, banks relationship and project development. SUMMARY OF QUALIFICATIONS more than **18 years** of experience in banking management with a proven record of productivity, quality, and integrity. Analytical and detail-oriented, able to identify and implement process improvements that increase accuracy, consistency, and efficiency. An energetic team leader, able to communicate with people of different backgrounds, to work organizational objectives. An informative and persuasive public speaker and presenter. Admirable experience in managing profitable trade in remittance and foreign exchange markets.

Highlights

- Customer service
- Inventory control procedures
- Staff Management
- Anti-Money Laundering
- Daily Accounts settlement
- Cash register operations
- Product promotion and Marketing
- Remittance Processing
- Cross border Payment
- Trend Analysis
- Knowledge of foreign currency deposit product
- Outstanding ability to maintain record of remittance and foreign exchange products.
- Immense ability to multitask and prioritize activities.
- Excellent skills in Microsoft Office Applications, especially excel.
- Sound skills to implement all remittance and foreign exchange transactions.

Work Experience

RETAIL SALES AND SERVICE LEADER (BRANCH HEAD)

UNIMONI Exchange OMAN (Remittance and foreign Exchange)

2008 October to February 2023

Responsibilities:

- Maintained records of all market liquidity processes.
- Managed all remittance and foreign exchange risks transactions for everyday activities.
- Developed professional relationships with all clients.
- Administered all complex transactions for risk issues.
- Monitored all international payment processes for remittance and foreign exchange.
- Coordinated with trading desk to develop customer base.

- Assisted employees with remittance and foreign exchange processes.
- Implemented all remittance and foreign exchange activities efficiently.
- Administered remittance and foreign exchange trading transactions to make profits.
- Maintained record of all competitive activities for customers.
- Provided support to management team to improve performance.
- Ensured accuracy of all trading operations.
- Coordinated with marketing team to ensure completion within the timeframe.
- Maintained knowledge of all remittance and foreign exchange hedging activities.
- Analysed all global financial markets for various industry trends.
- Adhered to all trading and credit limits for transactions.
- Direct responsible for execution of the remittance and foreign exchange policy Guided the management through successful conversion to new procedures in a variety of complex scenarios, as a consequence of the implementation of different remittance and foreign exchange regimes, resulting to enhance the central bank service to the banking sector.
- Managed operations of buying/selling foreign currencies, with direct supervision of 12 team members, in a high-pressure environment.
- Met multiple daily deadlines for processing thousands of dollar operations, ensuring proper routing, international settlements and statement rendering.
- Prepared analytical reports aimed to the Area Manager and board of directors Managed prudential market regulations and risk assessment for the banking sector.

RETAIL SALES AND SERVICE OFFICER

UNIMONI Exchange OMAN (Remittance and foreign Exchange)

June 2005 to September 2008

Responsibilities:

- Direct Support to the manager, who reports for International Operations, Direct responsible for the implementation of the auction system for foreign currency.
- In charge of the front and back-office activities derived from buying/selling foreign currencies in the high volume of interbank market.

SALES EXECUTIVE

ICICI BANK Kozhikode, Kerala, India (Personal Loan Department)

November 2004 to April 2005

Responsibilities:

- Evaluate credit worthiness of customers.
- Process loan applications and documentation.
- Complete loan contracts and counsel clients on policies and restrictions.
- Assess customer needs, explore all options, and introduce different types of loans.
- Ensure customer satisfaction at the highest possible level.
- Operate in compliance with laws and regulations and adhere to lending compliance guidelines.
- Maintain a positive working relationship with internal departments and external contacts.

ACCOUNTANT TRAINEE (Tally software)

AMRUT MILK Pollachi, Tamil Nadu, India

May 2004 to November 2004

Responsibilities:

- Tally data entry including sales, purchase, receipts, payments, bank reconciliation statement, and preparation of debtors / creditors statements.
- Receiving and processing all invoices, expense forms and requests for payments.
- Handling petty cash, preparing bills and receipts.
- Maintaining accounting records, making copies, filing documents, etc.

Education

B.COM with Computer Application - RVS College of Arts & Science, Coimbatore – Year 2001 to 2004 (Course Completed)

PRE-DEGREE- Year 2000/ Calicut University

SSLC- Year 1998 / State Board of Education Kerala with National Cadet Corps (NCC)

Communication

- Soft and Open approach
- Languages – English, Hindi, Malayalam, Tamil, Arabic
- Collaborated and Organizational
- Understand the ideas and wishes of others.
- Updated with new Technologies and utilization.

Leadership

- Lead from the front and on service at all time
- Talent Management, Project planning & development and Time management
- International standards in Management
- Global perspectives to find new customers, partners, and friends.
- Forecast methods to see the real status and the future comings.
- Best Working arrangements and cordial to colleagues
- Keeps long and lovable relationship.
- Enthusiastic to learn and deliver new things.

Personal

- Help people, friends, Colleagues, and partners.
- Turn life to more positive and creative.
- Social and service oriented
- Wish to Travel around the world with partner and friends.

Holding Oman Driving License

References

Name: JIGU JOSEPH (HR - UNIMONI Exchange OMAN)

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