

ROSHAN PATIL



CUSTOMER SERVICE OFFICER / REMITTANCE CLERK

🏠 AI QUSAIS, DUBAI | 📞 +971 55 583 2064 |

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OBJECTIVE

Experienced Remittance Clerk skilled in compliance and customer satisfaction. Seeking to apply 8+ years of expertise in Exchange House operations to drive organizational success.

EXPERIENCE

Emirates India International Exchange | 2012 – 2021 (8 years +)

Customer Service Officer

- Followed SGOT Rule (Smile – Greet – Offer – Thank) towards all customers in a very professional way for their businesses and walk-ins.
- Ensured strict compliance with EIIE and AML rules, policies, and procedures at all times.
- Prepared Telex Transfers using EIIE services and all leading IMT services such as Xpress Money, RIA, IME, Transfast, Instant Cash, Money Gram, Western Union to diverse countries such as India, Pakistan, Bangladesh, Nepal, Philippines, Indonesia, Egypt, China, Sri Lanka, Uganda, Kenya, UK, Canada, UAE.
- Experienced in preparing cash transfers and cash receive/payout service using EIIE product EMIRATES CASH and leading IMT services such as MoneyGram, Transfast, Western Union, Ria, Instant Cash, IME, and Xpress Money.
- Prepared MMT (Mobile money transfer) to South African countries such as Nigeria, Ghana, Togo, Gambia, Kenya, Tunisia, and to Bangladesh.
- Handled post-transaction complaints such as name change, location change, transaction detail mismatch, agent not found leading to Application for Transaction cancellation or Amendment and following up same with EIIE Admin and Service Agents.

- Opened NRE/NRO accounts for all major Indian Banks such as Axis Bank, Canara Bank, PNB Bank, South Indian Bank, Corporation Bank, and also to Pakistan (MCB) and Bangladesh (Islami Bank).
- Prepared demand drafts for Indian Banks.
- Handled Airplane ticket payment For Air Arabia.
- Handled Credit Card Bill Payments.
- Accepted utility bill payments such as for Du, Etisalat, SEWA.
- Promoted Mobile Top-ups as an after-sales product (after doing TT/IMT Receive/Sent, WPS deposit/payout, etc.) to generate extra revenue.
- Experienced in corporate transactions through Western Union Business Solutions (WUBS) and through EIIE Service adhering to established procedures. Registration of Corporate customers and their beneficiaries under WUBS.
- Registration of Value Added Tax (VAT) customers and accepting VAT payments (At EIIE we compulsory promote VAT Service to all our WPS Customers).
- Trained in WPS Company and Employee registration, salary card application under mawarid, C3, Mashreq website, managing salary card distributions and maintaining their records in C3 Excel and in EIIE C3 Register at branch, also emailing applied card details to EIIE HO and coordinating on card arrivals, distribution date and other queries and informing the same to EIIE WPS employees so as to maintain the distribution process easy and happy and further to promote remittance sales.
- Created large data SIF files, handled any rejected sif complaint and reprocessing same as per EIIE standard procedure.
- WPS salary payouts in cash and in POS swiping machine at branch.
- Experienced in using labor site for extracting company and employee details.
- Hands-on using the official Visa checking platform to process visitors' transactions ensuring AML compliance.
- Encouraged customers to purchase our EIIE Loyalty cards for any future transactions at any EIIE branch.
- Registered BDO customers (Philippines) on the BDO site for cash pick-up and account transfers, and approved BDO transactions on the BDO site once processed at the branch.
- Prepared applications for PAN CARD

- Filing daily transaction vouchers to prevent the omission of any receipts, all transactions are crossed-checked against system data for any missing signatures, stamps, ID copies, or required documents. (Turn wise every staff is responsible for this task).
- Prepared Petty cash vouchers accurately both in the system and hard copy, balanced till and prepared Monthly Petty Cash Report for a detailed breakdown of expenses ensuring transparency and accountability for management review.
- Handled FC sales/purchase with good margins to walk-ins as well by identifying customers travelling to their home countries such as India, Bangladesh, and Philippines resulting in increased FC sales.
- Attended telephone calls and provided transfer rates/information as requested by the customers.
- Turn wise worked as the main cashier, transferring and accepting cash in bulk and through till operations, preparing cash deposit for Transguard, Tallying Branch cash, FC, Petty cash at Day – End, and taking End-of-Day Cash Report.
- As Main cashier ensured availability of small denominations for smooth remittance process and identifying and reporting any soiled or outdated currency notes.
- Reported any cash short-excess to branch management.
- Experienced to minimize both 'Wait' time and 'Serve' time, continuously aiming to reduce Turnaround Time (TAT) for enhanced efficiency.
- Exercised due diligence to mitigate risks and uphold compliance with Anti-Money Laundering (AML) procedures and KYC initiatives

AML TRAININGS

FERG	AMLCFT & Due Diligence Training	2014	
EIIE	ASSESTMENT ON AML & CFT	2019	
EIIE	ASSESTMENT ON AML & CFT	2020	

(Periodical EIIE internal trainings such as on AML & Due Diligence, Kyc, Cental Bank of UAE regulatory rules for Finance Houses, financial products)

EDUCATION

Goa Board	S.S.C	2003
Goa Board	H.S.S.C	2005
Goa University	B.A (Major: Pschyology & Sociology)	2008
Goa University	1st Year LL.B Degree	2009
	2nd Year LL.B Degree (3 rd yr not completed)	2010
Bangalore University	B.Ed	2012

SKILLS & ABILITIES

- Strong customer service skills
- AML Compliance and regulatory knowledge
- Financial product knowledge
- Cash handling and management
- Multitasking and time management
- Communication and interpersonal skills
- Problem-solving abilities
- Attention to detail

IT SKILLS

- Diploma in MS Office
- Tally 0.9 version
- Typing speed : 40 wpm

LANGUAGE SKILLS

Fluent in reading, writing and speaking of English, Hindi, Konkani & Marathi.

PERSONAL PROFILE

Date of Birth : 10th June 1987

Place of Birth : Vasco, Goa.

Nationality : Indian

Marital Status : Married

Passport No. : V2013457 / **Date of issue :** 27/09/2021 / **Date of Expiry :** 26/09/2026

DECLARATION

I hereby declare the above informations are true and correct to the best of my knowledge and belief and I assure you of my best service

REFERENCES

Available upon request.
