

NISAMUDHEEN AP

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SUMMARY

Dedicated and knowledgeable Money Exchange Specialist with over 3 years of experience in currency trading, customer service, and financial transactions. Proven ability to manage high-volume transactions, provide accurate exchange rate information, and ensure compliance with regulatory standards. Strong analytical skills and attention to detail with a commitment to delivering exceptional client service.

AREA OF EXPERTISE

- Currency Exchange Operations
- Cash Handling and Transactions
- Risk Management
- Customer Service Excellence
- Regulatory Compliance
- Market Trend Identification
- Forex Market Analysis
- Financial Reporting

WORK EXPERIENCE

ADNOC Distribution Dubai, UAE

May 2023 - Present

- Managed end-to-end enrollment process for ADNOC Distribution's loyalty program, adhering to KYC requirements and data privacy regulations.
- Ensured compliance with all regulatory requirements and internal policies, maintaining accurate transaction records
- Managed daily operations of the currency exchange desk, processing high-volume transactions accurately and efficiently.
- Analyze customer profiles and transaction histories for any potential discrepancies or suspicious activities, escalating findings to compliance officers as necessary.
- Assisted in the implementation of new systems to improve transaction processing speed and accuracy.

Indian Oil Corp Limited, India

February 2020 - Apr 2023

- Financial Reporting and Analysis: Prepared and analyzed monthly, quarterly, and annual financial statements, ensuring accuracy and compliance with GAAP/IFRS standards. Provided detailed variance analysis to senior management.
- Accounts Payable and Receivable Management: Managed end-to-end processes for accounts payable and receivable, including invoice processing, payment approvals, collections, and reconciliation.
- Budgeting and Forecasting: Assisted in the development of annual budgets and financial forecasts. Monitored budget performance and provided variance analysis to support strategic decision-making.
- Tax Compliance and Preparation: Prepared and filed federal, state, and local tax returns. Conducted thorough reviews to ensure compliance with tax regulations and identified opportunities for tax savings, reducing the company's tax liability

- Assisted senior accountants in preparing financial statements, including balance sheets, income statements, and cash flow statements, gaining hands-on experience in financial reporting procedures.
- Conducted bank reconciliations and verified transactions to ensure accuracy and compliance with accounting standards, developing strong attention to detail and reconciliation skills.
- Managed accounts payable and accounts receivable processes, including invoice processing, vendor payments, and customer billing, honing proficiency in financial record-keeping and data entry.
- Participated in month-end and year-end closing activities, supporting the team in performing journal entries, accruals, and adjusting entries to finalize financial reports.
- Utilized accounting software such as QuickBooks or SAP to maintain and update financial records, gaining practical knowledge of accounting software applications and systems.

EDUCATION

Bachelor of Commerce - BCom

May 2016 - September 2019

- Accounting and Finance (University of Calicut)

Higher National Diploma, Business/Commerce, General

May 2014 - March 2016

- Kerala public examination board

CERTIFICATIONS

Certified Anti-Money Laundering Specialist

Persuing

- Association Of Certified Anti Money Laundering Specialists (ACAMS)

Anti Money Laundering KYC and Compliance

2024

- Financial Crime Academy

KYC / Anti Money Laundering Concepts and compliance

2024

- Geman Solutions

TALLY ERP 9,PRIME

2019

- Finite Accounts solutions

ADDITIONAL INFORMATION

- **Skills:** Communication Skills, Problem-Solving, Teamwork, Time Management, Technical Proficiency, Conflict Resolution, Analytical Skills, Attention to Detail, MS office, Excel, Word, Power Point.
- **Languages:** English, Malayalam, Hindi, Arabic