

MIDHUN MURUKAN

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Professional Summary

Dedicated and detail-oriented with 13 years of experience Branch in charge, chief teller, Branch Compliance officer, Audit and Assistant Cluster head with high levels of integrity and accuracy. Experienced in cash handling, HR department, Balancing drawers and inventory Management. Customer service representative who achieves high level of customer satisfaction. Banking professional successful at cross selling bank product and services.

Education

MBA: Finance With Marketing

ALBEDO SCHOOL OF BUSINESS MANAGEMNT

Apr 2016

INDIA

IATA/UFTA FOUNDATION : AVIATION INDUSTRY

SPEEDWINGS AVIATION ACADEMY

Jun 2010

Cochin, India

Work History

Branch Supervisor

AL ROSTAMANI INTERNATIONAL EXCHANGE LLC

Apr 2022 - Current

JUMERIRA VILLAGE CIRCLE

- Boosted customer satisfaction with attentive service and prompt resolution of issues.
- Motivated, trained and disciplined employees to meet performance benchmarks.
- Assigned job roles and oversaw performance.
- Handled escalated customer complaints professionally while working towards swift resolutions that maintained client satisfaction levels.
- Analyze current and past financial data
- Look at recent financial performance and identify trends
- Prepare reports on the above information and communicate the insights of these reports to the broader business
- Consult with the management team to develop long-term commercial plans
- Suggest budgets and improvements based on the above information
- Fund remittance TT transaction as well as swift transfer
- Surprise Audit process
- fake note detection and reporting to concern authority
- Organized, stocked and maintained the teller window area.
- Monitoring daily employee performance

CHIEF TELLER CUM BRANCH COMPLIANCE OFFICER

Al Fardan Exchange

Feb 2021 - Mar 2022

Abu Dhabi, United Arab Emirates

- Implemented new training programs to improve overall teller performance and reduce

errors in transaction processing.

- AML Process
- Cash handling expertise
- WPS process
- Corporate , Whole sale and Retails registration as well as processing transaction
- Develop and implement an effective legal compliance program
- Collaborate with external auditors and HR when needed
- Address employee concerns or questions on legal compliance
- Draft and revise company policies
- Proactively audit processes, practices and documents to identify weaknesses
- TT transfer as well as swift transfer Whole sale , corporate ,retail and B2B transaction
- Foreign currency buy and sale (Retail ,whole sale and B2B)

HEAD CASHIER CUM EXCHANGER

Oct 2016 - Jan 2021

Redha Al Ansari Exchange

Dubai, United Arab Emirates

- buy and sell different types of currencies in an attempt to make a profit.
- Facilitated and logged store opening, closing and shift changes
- Helped customers complete purchases, locate items, and join reward programs.
- Handled escalated customer concerns with professionalism and empathy, working diligently toward satisfactory resolutions.
- Make change accurately and efficiently Issue receipts to customers
- Deal with returns and refunds as necessary Maintain cash control over register drawer and verify amounts are correct
- Calculate customer bills through cash register ringing Help with other tasks as needed including managing shelves, tracking inventory, and keeping the store clean
- Manage the risks of trading on exchange markets while making a profit Conduct research on the financial markets Analyze market activity and monitor market trends
- Monitor trading activities and transactions of other traders Prepare reports on financial services and the forex market
- Collect money from customers and distribute receipt.
- Maintain and develop relationships with clients

ASSISTANT MANAGER CUM FOREX HEAD

Feb 2011 - Jul 2016

UAE Exchange & Financial Services

COCHIN, INDIA

- Supervised day-to-day operations to meet performance, quality and service expectations.
- Maintained a clean, safe, and organized store environment to enhance the customer experience.
- Developed strong working relationships with staff, fostering a positive work environment.
- Monitored cash intake and deposit records, increasing accuracy, and reducing discrepancies.
- Communicate with clients and evaluate their needs Analyze consumer behavior and adjust product positioning
- Handle complaints from customers Research emerging products and use information to update the store's

- merchandise Create reports, analyze and interpret retail data, like revenues, expenses and competition
- Conduct regular audits to ensure the store is functionally and presentable
- Make sure all employees adhere to company's policies and guidelines
- Act as our store's representative and set an example for our staff
- Handling Cash Fund remittance abroad
- Taking care of foreign currency exchange and buying Dealing travel desk customer
- In -charge of marketing activity
- Handling front office desk

Skills

- Team Management
- Currency transaction management
- Customer Service
- Relationship Building
- Task Delegation
- Policy updates
- Sales Strategies
- Compliance Monitoring
- Appointment Scheduling
- Inventory Management
- Coaching and Mentoring
- Multitasking and Organization
- Performance Management
- Payroll Administration
- Problem-Solving
- Time Management
- Problem-solving abilities
- Reliability
- Adaptability and Flexibility
- Decision-Making
- Customer Service Management
- Handling Complaints