



PRAVEEN MIYYAR

Customer Service | Accounting & Financial Operations Expertise

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CAREER OBJECTIVE

Dedicated professional with extensive experience in managing daily accounting transactions, cash operations and providing exceptional customer service in banking environments. Seeking a challenging position to leverage expertise in cash management, financial reconciliation, and customer relationship management.

PROFILE SUMMARY

Experienced financial services professional with 09 years of expertise in foreign currency exchange, remittance, and financial operations. Proven track record in managing daily financial transactions, ensuring regulatory compliance, and delivering exceptional customer service. Adept at analyzing market trends, maximizing profitability, and maintaining accurate financial records. Seeking to leverage my extensive background in financial services and strong analytical skills to contribute to the success of a dynamic organization. Committed to upholding high standards of accuracy and efficiency in all financial processes, while providing excellent customer support and fostering positive relationships.

EDUCATIONAL BACKGROUND

- **BACHELORS OF COMMERCE**
Human Resource & Financial Management
Mangalore University | 2010

EMPLOYMENT EXPERIENCE

CUSTOMER SERVICE FOREIGN CURRENCY EXCHANGE | REMITTANCE SPECIALIST (FCY)

Al Ansari Exchange LLC, Dubai, UAE

Jun' 2022 – Jul' 2024

- Led the daily operations of foreign currency exchange and remittance services, ensuring seamless and efficient transactions.
- Managed the processing of foreign currency transactions, including buying and selling various currencies, ensuring accuracy and compliance with regulatory requirements.
- Exchanged 30 different currencies accurately and efficiently, enhancing transaction precision.
- Ensured compliance with AML (Anti-Money Laundering) and KYC (Know Your Customer) regulations, maintaining detailed records and documentation.
- Monitored and analyzed market trends and exchange rates to provide competitive pricing and maximize profitability.
- Opened and closed branches as required, completing all tasks and checks to standard, ensuring operational readiness.
- Accomplished various administrative duties including filing, generating reports, and maintaining correspondence, supporting office efficiency.
- Provided exceptional customer support over the counter and by phone, maintaining professional interactions to resolve inquiries and issues.
- Reconciled end-of-day transactions to ensure accuracy and compliance with business transactions and AML policies, ensuring regulatory adherence.

ACCOUNTANT

Universal Cold Store LLC, Saudi Arabia

Feb' 2017 – Jun' 2021

- Managed daily cash transactions, including handling payments, processing invoices, and issuing receipts.
- Recorded and reconciled financial transactions, ensuring accuracy of cash flows and financial records.
- Prepared and maintained accounting reports, including cash summaries, expense reports, and financial statements.
- Recorded and allocated cash entries in the bank cash book daily.
- Oversaw daily cash operations, including AP matching, PO and sales return processing, and inventory management.

➤ **HIGHER SECONDARY SCHOOL CERTIFICATE
(Commerce)**

SDM College, Ujire | 2007

- Assisted in monthly and annual financial closing processes, including preparing financial statements and balancing accounts.
- Managed inventory records, tracking stock levels, processing orders, and coordinating with suppliers for timely replenishment.
- Conducted internal and cash audits daily, ensuring adherence to financial policies and procedures.

CERTIFICATIONS

- Advance Customer Service Certification
- Certificate of Anti-Money Laundering (AML)
- Know Your Customer (KYC) Certification

CUSTOMER SERVICE EXECUTIVE

Muthoot Fincorp Ltd. Mangalore, India

Mar' 2013 – Feb' 2017

- Managed customer transactions at the counter, including remittance, currency exchange, gold loans, SME loans, demand drafts, and various money transfer services (Western Union, MoneyGram, Eazy Remit, Transfast, Electronic Transfer).
- Addressed customer complaints and inquiries about branch details, translations, rate inquiries, and currency conversions promptly and effectively.
- Provided information on financial products and services, including gold loans, currency exchange, and remittance, and prepared detailed daily and weekly sales reports.
- Contributed to branch business development by cross-selling products and introducing new services to increase customer engagement and satisfaction.
- Ensured all teller transactions and routine processing adhered strictly to established procedures and RBI guidelines.
- Conducted due diligence on regulatory requirements, including money laundering, and maintained meticulous records of financial transactions and end-of-day cash reconciliation reports.

CORE COMPETENCIES

- ✓ Foreign Currency Exchange
- ✓ Remittance Services
- ✓ Cash Handling & Reconciliation
- ✓ AML & KYC Compliance
- ✓ Market Trend Analysis
- ✓ Customer Service Excellence
- ✓ Financial Reporting & Documentation
- ✓ Administrative Support
- ✓ Branch Operations Management
- ✓ Financial Statement Preparation
- ✓ Inventory Management
- ✓ Sales Reporting
- ✓ Financial Audits
- ✓ Bank Transactions & Operations
- ✓ Sales & Cross-Selling Techniques
- ✓ Multilingual Communication Skills
- ✓ Customer Relationship Management
- ✓ Strong Analytical Skills
- ✓ Proficiency in MS Office Suite, MS Excel, Oracle, SIM and ERP Systems

BANK OPERATIONS SPECIALIST

HDFC Bank

Jun' 2010 – Feb' 2013

- Processed deposits, withdrawals, payments, and cash transactions, including accepting cash and checks for deposits, validating and cashing checks, and preparing cashier's checks and personal money orders.
- Resolved customer complaints and discrepancies, answered questions, and provided information on bank products, services, and financial transactions.
- Maintained accurate financial records by receiving and counting working cash at the beginning of shifts, verifying loan, mortgage, and utility bill payments, and following financial and security regulations, including AML and KYC procedures.
- Promoted bank products and services, issued traveler's checks, exchanged foreign currency, and engaged in business development to support branch growth and customer satisfaction.

PERSONAL DETAILS

- **Date of Birth**
28th Jun' 1988
- **Marital Status**
Married
- **Nationality**
Indian
- **Visa Status**
Resident Visa
- **Linguistic Abilities**
*English | Arabic | Hindi | Urdu | Malayalam |
Kannada | Tulu*