KISHORE KUMAR

BRANCH MANAGER

CONTACT

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📍 Al Quasis,Dubai.UAE

● Valid UAE Driving License

EDUCATION AND TRAININGS

- Bachelors In commerce from Mumbai University
- Financial Action Task Force (FATF) Workshop conductedby Central Bank of UAE
- AML training conducted by Money Gram
- AML training conductedby FERG

SKILLS

- Relationship building
- Remittances and Currency Dealer
- Branch Operations
- Customer Relationship Management
- Regulatory Reporting
- Multi-tasking ability
- Friendly and polite
- Team player
- Energetic
- Cash-handling expertise
- Customer service
- Complex problem solving
- Staff training

PROFILE

Extensive background in Banking & Finance Industry specific to Financial Exchange Houses as Branch Manager and Forex dealer in UAE for more than 12 years comprising experience in Branch Operations & Compliance, Customer Relations Management, Customer Grievance handling and AML procedures.

WORK EXPERIENCE

MUHOOT EXCHANGE   2016 - PRESENT

Branch Manager & Forex Dealer

- Assist branch operations which include Currency dealing, Telex Transfer and other Remittances
- Establish relationship with FFMC for bulk purchase and sale of foreign currencies
- Match demand and supply of foreign exchange to maintain the required foreign exchange.
- Employed active listening and product expertise to successfully resolve inbound queries.
- Trained staff to support professional growth and development.
- Resolved customer complaints and answered queries about products.
- Built and nurtured customer relationships to retain business and loyalty.
- Evaluated staff and customer feedback to improve branch operations
- Employed multiple trading techniques to maximize profits.
- Responsible for reviewing and establishing correspondent relationships of banks and exchange houses including overseas relationships.
- Audited fellow teller currency to contribute to dual-control procedures.

MUHOOT EXCHANGE   2012-2016

Cashier And Branch In Charge

- Handled cash and card payments with precision, maintaining customer confidentiality and discretion throughout.
- Accept all foreign currencies including Dirham for remittance after examining the notes for counterfeits.
- Greeted customers entering store and responded promptly to customer needs.
- Checked notes carefully to spot counterfeit currency.
- Recommended products and services to customers based on requirements.
- Prevented fraud by verifying customer identities and validating transaction details.
- Built and strengthened customer relationships through positive communication and rapport building.
- Handled large quantities of cash safely and responsibly throughout deliveries and balancing procedures.
- Provided outstanding customer care, offering friendly greetings, service and accurate currency exchange.
- Took care to verify transactions and maintain security protocols, protecting institution from avoidable losses.
- Completed currency exchanges following current, accurate rates.
- Observed correct procedures regarding financial and customer information to prevent breaches and data misuse.
- Maintained compliance with internal controls and UAE banking regulations.

Transguard Emirates Group   **June 2011 to Dec2011**

Teller -Posting in: Emirates NBD Bank

- Processed cash deposits and withdrawals for customers.
- Record all transactions promptly, accurately and in compliance with bank procedures
- Counted and packaged currency and coins.
- Organized and stocked teller areas to maintain readiness for daily customer flows.
- Trained new tellers in institutional processes and procedures, mentoring through learning period and answering questions.
- Balanced daily cash deposits and vault inventory with 100% accuracy rate.
- Reconciled cash drawers and daily transaction records to support accuracy.
- Completed accurate, high-volume money counts via both manual and machine-driven approaches.

DECLARATION

I hereby declare that the above-furnished details are true to the best of my knowledge.

Place-   Date-