



# Suraj Muraleedhara Kurup

Dubai, UAE

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## Objective

Experienced and results-driven Branch Manager with over 7 years of expertise in money exchange operations, regulatory compliance, and team management. Committed to enhancing customer satisfaction and operational efficiency while driving revenue growth. Seeking to leverage my in-depth knowledge of financial services, leadership skills, and strategic planning abilities in a Branch Manager role to deliver high standards of service and operational excellence.

## Experience

- **LM Exchange** 07/07/2017 -

Branch Manager

### Job Description

#### 1. Branch Operations and Administration:

Oversee daily branch operations, including cash handling, transaction processing, and record-keeping. Maintain branch security and monitor internal controls. Manage cash flow and adequate stock of foreign currencies.

#### 2. Team Leadership and Development:

Recruit, train, and supervise branch staff, providing guidance and support to meet performance goals. Conduct regular performance reviews and support staff development.

#### 3. Customer Service Excellence:

Provide high-quality customer service by addressing inquiries, handling complaints, and resolving issues. Cultivate customer relationships and promote customer loyalty.

#### 4 Strategic Planning & Execution

Develop and implement branch strategies to meet organizational objectives using data driven sights, plan resources and optimize branch performance

#### 5. Sales and Revenue Generation:

Achieve branch sales and revenue targets by promoting products and services, identify growth opportunities, including upselling and cross-selling financial services. Monitor local market trends and competitor activities.

#### 6.Compliance and Risk Management:

Ensure full compliance with AML/KYC/CFT policies and regulatory requirements. Monitor and mitigate risks through regular audits and adherence to company procedures.

#### 7. Financial Management:

Prepare and manage the branch budget, expenses, and financial reports. Review and authorize transactions within set limits. Track financial performance and implement actions to meet financial goals.

- **Axis Bank** 01/02/2015 - 03/02/2017

Business Development Officer

### Job Description

#### 1. Customer Acquisition and Relationship Building

Identify and onboard new customers by promoting Axis Bank's products, including savings accounts, loans, and other banking services. Build strong relationships with clients to understand their needs and provide tailored financial solutions.

## 2. Sales and Revenue Generation

Achieve monthly and quarterly sales targets through direct selling, cross-selling, and upselling. Promote various bank products such as savings accounts, credit cards, loans, and insurance to drive revenue growth.

## 3. Market Research and Analysis

Conduct market research to identify new business opportunities and analyze competitor offerings.

## 4. Lead Generation and Networking

Develop and maintain a pipeline of prospective clients through networking, cold-calling, and referrals.

## 5. Collaboration and Coordination

Work closely with other bank departments to ensure smooth processing of customer requests and resolve issues.

Coordinate with branch teams to improve customer experience and service delivery.

## 6. Compliance and Documentation

Ensure all customer documents are collected as per KYC guidelines and regulatory requirements.

## Education

- **Caarmel Engineering College (M.G. University)** 2014  
Master in Business Administration (Finance & Marketing)
- **Eshaddai College of Advanced Studies (University of Kerala)** 2011  
Bachelor of Commerce

## Skills And Technical Competencies

- - Ability to work under pressure and multi task
  - Strong leadership, Customer service and compliance knowledge.
  - Customer service Excellence
  - Sales, Negotiation and business development skills.
  - Strategic thinking, high level of integrity
  - Financial and Analytical skills
  - Risk assessment and mitigation
  - Time Management
  - Communication and interpersonal skills
  - Problem solving and decision making skill
  - Networking and lead generation
  - Good knowledge of banking and financial products and services.
  - Proficient in using financial system and software as well as Microsoft Office

## Projects

- **Technical Analysis in Automobile Sector**  
Technical Analysis in the Automobile Sector involves using historical market data, primarily price and volume, to forecast future price movements of automobile stocks. This analysis is rooted in the belief that past trading activity and price changes can provide insights into future price trends

## Achievements & Awards

- 1."Successfully drove a revenue increase of AED 40,000 within one year by identifying new business opportunities, strengthening customer relationships, and motivating the team to achieve higher sales performance. 2 Recognize for employee of the month for outstanding performance and contributions in the

organization. 3. Recognize for exceptional customer service and building long-term client relationships.

## Languages

- English Hindi Malayalam

## Personal Details

- Nationality : India
- Gender : Male

## Certification

- Diploma in Indian and Foreign Accounting (IAB certified)

Dubai Way Service Ambassador programmer for retail manager