



## ABILASH THOPPIL DIVAKARAN

BRANCH MANAGER

### CAREER SUMMARY

Results-driven Branch Manager with over 10 years of experience in managing day-to-day operations, leading teams, and enhancing customer service at a prominent money exchange bureau. Adept at improving operational efficiency, increasing profitability, and ensuring compliance with local and international regulations. Skilled in team leadership, budgeting, financial reporting, customer relationship management, and sales strategies. Demonstrated ability to increase branch performance while maintaining a high standard of service delivery and regulatory compliance in a fast-paced environment.

### PERSONAL DETAILS

Mobile No : +971 543865505  
Email ID : abilashtd1984@gmail.com  
Address : Mussafah Shabiya 12  
Abudhabi, UAE  
Nationality : Indian  
D.O.B : 05/08/1984  
Gender : Male  
Marital Status : Married

### ACADEMIC CREDENTIALS

2005 – 2007 **MBA (FINANCE MANAGEMENT & SYSTEMS AND OPERATION MANAGEMENT)**  
Calicut University

2005 **DIPLOMA IN COMPUTERIZED FINANCIAL ACCOUNTING**

2002 – 2005 **B.COM**  
Calicut University

2002 **HIGHER SECONDARY**  
Board of Higher Secondary Education, Kerala

### KEY SKILLS

- ❖ Financial Analysis
- ❖ Staff Training
- ❖ Branch Operations Management
- ❖ Cash Handling
- ❖ Operational Efficiency
- ❖ Budgeting & Cost Control
- ❖ Problem Solving
- ❖ Customer service
- ❖ Sales & Business Development
- ❖ Conflict Resolution
- ❖ Team work
- ❖ Excellent communication

### PERSONAL SKILL

- ❖ Easily adaptable to any kind of environment.
- ❖ Highly motivated and ability to work efficiently in team as well as independently.
- ❖ Effective Leadership Qualities

### PROFESSIONAL EXPERIENCES

#### BRANCH MANAGER | 2014 - 2025

##### AL AHALIA MONEY EXCHANGE BUREAU, UAE

#### KEY RESPONSIBILITIES

- Assist Area Manager in implementing operational strategies, goals, and effective mechanisms at the branch level.
- Conduct regular performance monitoring of the branch through analysis of market targets and business achievements, focusing on increasing customer transactions and overall business growth.
- Achieve top performance, including the highest target achievement and transaction numbers during challenging business periods.
- Closely monitor product sales and profitability to ensure revenue growth.
- Drive the team to focus on promoting profit-generating products, aligning efforts with company targets.
- Meet with staff regularly to discuss strategies for business improvement.
- Oversee daily branch operations and monitor transactions for accuracy and efficiency.
- Conduct regular meetings with staff, cashiers, and supervisors to discuss performance and business opportunities.
- Coordinate with the head office regarding operational activities and updates.
- Ensure the highest level of customer service quality.
- Coordinate with the deals department to secure competitive rates.
- Adhere to Anti-Money Laundering (AML) and Central Bank (CB) guidelines, ensuring branch compliance.
- Maintain and file all legal and regulatory documents, ensuring adherence to applicable laws and regulations.

#### BRANCH SUPERVISOR | 2008 - 2013

##### AL AHALIA MONEY EXCHANGE BUREAU, UAE

#### KEY RESPONSIBILITIES

- Supervised daily branch operations, ensuring efficient service delivery and compliance with regulatory standards.
- Managed and trained a team of cashiers and customer service staff to enhance productivity and customer satisfaction.
- Oversaw cash handling procedures, ensuring accurate transactions and proper record-keeping.
- Implemented sales strategies, promoting financial products and services to increase branch revenue.
- Monitored branch performance and prepared reports on key metrics, including sales and customer feedback.
- Handled escalated customer queries, resolving issues efficiently and maintaining high levels of customer satisfaction.

## LANGUAGES KNOWN

- English
- Hindi
- Malayalam

## PASSPORT DETAILS

Passport No : R3537476  
Date of Issue : 07/09/2017  
Date of Expiry : 06/09/2027  
Place of Issue : Cochin

## ASS INCHARGE | 2008

### AL AHALIA MONEY EXCHANGE TRIVANDRUM KERALA

#### KEY RESPONSIBILITIES

- Supervise day-to-day operations at the branch and ensure efficient workflow.
- Manage customer transactions, ensuring accuracy in currency exchange and remittances.
- Provide exceptional customer service, addressing inquiries and resolving issues promptly.
- Oversee and assist in cash handling, including deposits, withdrawals, and balance reconciliation.
- Implement and monitor compliance with internal controls, company policies, and regulatory requirements.
- Support senior management in preparing financial reports, daily transactions, and branch performance metrics.
- Coordinate with staff for smooth operations, ensuring proper training and adherence to company standards.

## ACCOUNT EXECUTIVE | 2007

### TAX PRACTITIONER FIRM

#### KEY RESPONSIBILITIES

- Manage and maintain client accounts, ensuring high levels of client satisfaction.
- Develop and implement strategies to meet clients' tax-related needs, including tax planning and compliance.
- Prepare and review tax returns for individuals, businesses, and other entities.
- Provide strategic tax planning and consulting services to clients, optimizing tax positions.
- Ensure all tax filings comply with federal, state, and local regulations.
- Coordinate with internal teams to provide comprehensive financial advice, including tax-related matters.
- Stay up to date with changes in tax law and regulations, advising clients on potential impacts.

## DECLARATION

Hereby declare that all the details mentioned above are in accordance the truth and fact as per the knowledge and hold the responsibility for the correctness of the above-mentioned information.

**ABILASH THOPPIL DIVAKARAN**