






## CONTACT

-  Dubai, UNITED ARAB EMIRATES
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## PERSONAL INFORMATION

Date of Birth : 13-11-1983  
Visa Status : Residence  
Nationality : Indian  
UAE Driving License : Valid Till 2022

## SKILLS

- Team leadership
- Customer service
- Financial services
- Sales professional
- Staff management
- Team player
- Cash-handling expertise
- Relationship management
- Excellent time management skills
- Verbal/written communication
- Business development

## CERTIFICATIONS

Information Security Awareness Course  
UAE Exchange Centre LLC

AML & CTF, Anti-Bribery and Fraud  
Prevention (UAE)  
CUBE 3D Star Award

# FOUSEER KALODI

## PROFESSIONAL SUMMARY

Overall having the experience of 15 Years in Banking, Finance and Customer Service and Team Management.

Versatile and Capable in executing engagements with expertise in global Financial solution in Money Transfer, Foreign Exchange and Payment Solutions. My experience and capability as a thorough leader include leading diverse and distributed Team.

## WORK HISTORY

**Patient Relation Executive** 10/01//2022 – 10/05/2022  
**AL FUTTAIM HEALTH HUB** - Dubai , UNITED ARAB EMIRATES

- Auditing of PCR Patient's Data which in HASANA Portal according to the Hospital Information System(HIS).
- Ensures the Accuracy of entire information according to the HIS Documents and Registration Team.
- Supporting the Team Leader and taking of the Team in the absence of Team Leader by assigning Data for Audit and ensure the Completion of Audit on time by assigned people.

**Branch Head-Operations, Sales & Service** 03/2015 – 09/01/2022  
**UAE EXCHANGE CENTRE LLC** - Dubai , UNITED ARAB EMIRATES

- Provide leadership to a Team employees (including accountants & compliance) with a primary focus on driving revenue growth, increasing profit and mitigating risk.
- Manage P&L with a given yearly expense budget.
- Identify, investigate, and analyze potential operational improvements.
- Handle compliance in accordance with AML Policies and ensure Fraud Prevention.
- Understands and evaluates competition in the market and conducts periodical market intelligence and escalates market feed backs.
- Maintaining staff Rosters and plan for alternate manpower arrangements on leave applications obtained from staff.
- Drive customer experience initiatives, governance and monitoring.
- Manage business operations and compliance to legal standards.
- Finds opportunities for business improvements.
- Flags and identifies risk and compliance related issues and provide solutions to mitigate the same.
- Identifies and executes process improvement initiatives in the Branches.
- Works in tandem with regional business head to ensure business parameters are achieved within operational compliance.

**Assistant Branch Head- Operations, Sales & Service** 11/2011 – 02/2015  
**UAE EXCHANGE CENTRE LLC** - Dubai , UNITED ARAB EMIRATES

- To carry out the activities of the Branch in the absence of the Branch Head within the powers duly delegated by the Management.
- Ensures the proper cash management and safe vault access.
- Ensure Excellent Customer Service at the counters and fulfilling of the customer needs.

- Ensure the proper Internal Control and accuracy of various Registers, Cash and Security items.
- Job Rotation and internal healthy competition among the Service Officers in order to success the Business Drives.

**Service Supervisor-Operations, Sales & Service**

02/2009 - 11/2011

**UAE EXCHANGE CENTRE LLC** - Sharjah, UNITED ARAB EMIRATES

- **1- Handling the Back Office activities:-**
- a) Day End Reports verification and Daily checklists.
- b) Day End Physical verification of Cash and Security items according to the system Balance.
- **2- Handling the Branch accounting activities:-**
- a) Reconciliation of Sundry Debtors accounts.
- b) Reconciliation of various reports related the products and services.
- c) Posting of journal and Ledger in Back office system.
- d) Allocation and posting of Depreciation entries.
- **3- WPS (Wage Protection System) Activities:-**
- a) Registration of Clients.
- b) Registration of employees of companies for creating account numbers.
- c) Creation of SIF (Salary Information File).
- d) Process of Registration for Electronic Master Card.
- f) PIN delivery and process for activation of Cards.

**Service Officer - Operations, Sales & Service**

12/2007 - 01/2009

**UAE EXCHANGE CENTRE LLC** - Sharjah, UNITED ARAB EMIRATES

- 1- Worked as Foreign currency and AED cashier.
- a) Handling Foreign Currencies.
- b) Handling Traveller's cheques.
- c) Quoting the daily rates According to the Market Trends/Requirements.
- d) Handling the Different kinds of Remittance Transactions to various countries/ Currencies

**Internal Auditor**

06/2006 - 11/2007

**UAE EXCHANGE CENTRE LLC** - Dubai , UNITED ARAB EMIRATES

- **1-Auditing Activities in Branch Operations :-**
- Review the Safety and Security in Branch Operations. Observation of the Internal Controls regarding the Branch daily activities.
- Inspection of the status of Claims and processing of follow up.
- Physical verification of Cash, fixed Assets and Security items with system stock reports and registers.
- Analysis of Income and Expenditure and the review of approval authority of expenses. Inspection of the records and approvals related to various Departments.
- Review the activities of other Departments which is supporting to Branch Operations and Business.
- Review on Upkeep of the Branches in all sectors for the smooth operations.
- Review the procedures for the Branch opening and closing with the support of camera records and registers.
- **2-Inspection For Anti - Money Laundering & Combat Terrorist Financing:-**
- Verification of Customer Registration details of Corporate and Individual Customers according to the policies of the Central Bank and AML authorities. KYC, Du Diligence.
- Inspection of the Remittance Transaction details for Large and Normal values as per the rules and regulations of the Central Bank and AML Department.
- Verification of Foreign Currency Exchange Transaction details and documentation for high and normal values.
- Verification of the ID, Transaction details and method of Documentation for all Inward Remittance which were carried out in Branch.
- Verification of Suspected transaction details and the procedure of reporting to the AML Department properly.
- Review of the Staff Awareness, requirement of training regarding the AML policies and latest amendments.
- Inspection of the Audit report and follow up prepared by The Branch Compliance officer.

- Verification of the method of record keeping process following by the Branches.

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## EDUCATION

**Bachelor of Commerce** : Accountancy, Costing, Statistics And Banking, 04/2005  
**University of Calicut** – Kerala, India, India

**Pre Degree** : Accountancy, Costing, Statistics And Banking, 03/2001  
**University of Calicut** – Kerala, India

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## LANGUAGES

### English

Full Professional Proficiency

### Hindi

Full Professional Proficiency

### Arabic

Basic Knowledge of Arabic

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## REFERENCES

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