

**Pavan Kumar P.K**

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## PROFESSIONAL OBJECTIVE

As a professional, my objective is to become an integral part of an organization that seeks an ambitious and career conscious person, where acquired skills and education will be utilized toward continued growth and advancement.

## PERSONAL PROFILE

I consider myself as an independent, strong personality with excellent analytical skills. I bring a unique blend of tenacity, innovative, troubleshooting, leadership skills, precision and a very high level of motivation. I enjoy working as a team in a challenging working environment. Achievement, ambition, strong work ethic, desire to succeed, constant challenges and goals that I've set for myself to drive me. I have an unquenchable thirst for knowledge and I'm a quick learner also.

## CAREER SUMMARY

❖ **CURRENT EMPLOYMENT** - **Branch Head-Operations**  
(October 2008 - To date)

**UAE EXCHANGE CENTRE LLC**

The entire activities of the company have fully automated and operate in online system. As a **Branch Head - Operations Dubai** branch I have 10 years' experience in the field of **Remittance, Forex business and Customer service**

### Branch Head-Operations

### 2010 - Present

- Managing day to day activities in branch functions to meet financial obligations of the company.
- Maintains accurate and timely accounting records of all transactions (Remittance / Foreign Currency) for a period of 5 yrs as per UAE central bank policy.
- Maintaining customer registration document for life time with hard copy and soft copy as per UAE central bank policy.
- Managing team performance and maintain a culture of sale , service and risk management
- Monitor the customer usage to identify and remediate customer attrition income and maintain sound risk management practice
- Documenting High value transactions after cross verification of source of income and purpose
- All transactions are documented with authorized signatories (Staff and Customers)
- Growing income revenue from cash management products including review of account analysis and identifying income opportunities.
- Product various management and audit report on internal controls and mystery shopping on customer service
- Develop and delivering product training and documentation to branch staffs.
- Responding direct queries from customers, branches, operations.
- Managing risk by ensuring compliance with polices, SOP, regulations for products.

- Build Relation through visits and meetings if required. Give priority to High Net Worth clients.
- Use networking and references. The aim should not only be to identify clients but also tap and retain such customers.
- Scheduled staffing for branch
- Interaction with the customers regarding company's products & services and get maximum number of sale in the remittance and FC
- Evaluating, develop and implement cash management systems to optimize efficiencies Maintaining an effective and timely complaints management process

#### **Role of Senior Teller & Accountant:**

**2008-2010**

- Buying and Selling of Foreign Currencies.
- Processing remittance for individuals and corporate.
- Funding the currencies as per the branch limit and ensure that currencies are within insurance limit
- Monitoring forex market quoting the rates for the clients for purchase and remittances
- Supervising and monitoring the cashier for funding the cash to Cash Processing Centre.
- Processing High value transaction both with cash and cheque
- Handling and follow up on line & day-to-day customer inquiries
- Preparation of day-to-day reports for the entire activities of the branch & finalize the day end process & report to the management
- Preparation and handling of monthly sales ,purchases ,receivable , payable and report to the management
- Verifying and authorizing all High Value transactions above 11000 AED in remittance and 40000 AED FC.
- Ensure customer is registered with sufficient documents and verify the customer registration
- Regular training and conducting knowledge test on AML and internal controls
- Checking all High value and suspicious transactions with sufficient supporting documents and source of income etc.
- Reporting to Chief Compliance Officer, Incase of Suspicious transaction.
- Processing transaction with proper guidelines of local and International AML policies.

### **ACHIEVEMENTS**

**Two times received Best Employee Star Award 2015 and 2016**

**Best Branch for FC Income – Abu Dhabi 2015**

**Nominated for Versatile Employee Award 2014**

**Recorded Highest FC Margin in single day (Ruwais Branch – AED35000 and Abu Dhabi Mall – AED23000 MOE 45000)**

**Highest Remittance 1000 Txn in single day at MOE**

### **QUALIFICATIONS**

- |  |                       |
|--|-----------------------|
| ➤ <b>MBA – Finance</b><br>Anna University, Grade – First Class       | June 2008             |
| ➤ <b>B.Com - Commerce</b><br>Madras University, Grade – Second Class | May 2006              |
| ➤ <b>12<sup>th</sup> STD - Commerce</b><br>CBSE, Grade – First Class | May 2003              |
| ➤ <b>Block chain Technology</b><br>Udemy Academy                     | 6 Weeks Online Course |
| ➤ <b>Fintech - Revolution in Finance</b><br>Udemy Academy            | 3 Hours Online Course |

❖ **Computer Literate:**

- Office Applications Familiar with
  - i. Microsoft Office 2007/XP/Open office  
(MS Word/ MS Excel/ MS Access/ MS Power Point)
  - ii. Adobe Photoshop
- Operating Systems Familiar with
  - i. Microsoft Windows 7 and 8
- SAP – FICO R3, TALLY 7.2

**PERSONAL PROFILE**

Date of Birth : 15<sup>th</sup> June 1986  
Nationality/Religion : Indian/Hindu  
Sex : Male  
Marital Status : Single  
Language Known : English, Hindi, Malayalam, Tamil & Telugu  
Visa Status : Employment/Passport No P7167796  
Driving license : Yes

❖ **ACKNOWLEDGEMENT**

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I hereby certify that all the information furnished above are true and correct to the best of my knowledge and behalf.

**Signature:** PAVAN KUMAR PK

**Date:**