

# Siraj KP



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## SUMMARY

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Resourceful and detail-oriented Finance Professional with over 5 years of diversified experience in foreign exchange operations, branch supervision, auditing & accounting. Proven track record of optimizing cash management processes, ensuring AML/KYC compliance, and driving revenue through strategic forex rate management. Adept at leading teams, streamlining workflows, and delivering exceptional customer service in fast-paced financial environments. Seeking to leverage expertise in treasury operations and financial controls to contribute to a dynamic financial institution in Dubai.

## PROFESSIONAL EXPERIENCE

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### **Redha Al Ansari Exchange | Dubai, UAE** **Teller & Foreign Exchange Specialist**

*Jan 2020 – Jan 2024*

- Managed daily cash operations of AED 1M+, ensuring accurate till balancing and vault reconciliation at day end.
- Processed high-volume forex transactions across 47 currencies; monitored market rates to offer competitive quotes and increased branch revenue by 12%.
- Conducted KYC verification and AML screening for all customer transactions, reducing compliance exceptions by 30%.
- Cross-sold remittance services (WU, Transfast, IME Ria, FXPlus), achieving a 15% uplift in ancillary product uptake.
- Prepared daily MIS reports, cash in hand statements, and VAT/WPS remittance schedules with 100% accuracy.
- Sorting, classifying, cross checking, and filling all vouchers and other documents.
- Verification of customer ID's and transactions details as per the AML.
- Accept the cash for deposits from WPS customers.

### **Sajwani Exchange | Dubai, UAE** **Accountant & Acting Branch Supervisor**

*June 2017 – March 2019*

- Supervised a team of tellers, ensuring smooth branch operations in the absence of the Branch Manager.
- Responsible for the efficient daily operation of the branch including sales, customer service, security and safety in accordance with the organization's objectives.
- Oversaw daily voucher processing, staff scheduling, and cost controls, improving operational efficiency by 20%.
- Enhanced customer satisfaction scores through coaching staff on service excellence and conflict resolution.
- Ensure the highest standard of Customer Service is given at all times.
- Maintained discipline, conducted performance reviews, and enforced compliance with internal policies.
- Sale and Purchase of foreign currency at prevailing exchange rate.
- Handle the remittance services like ICTC, TRANSFAST, WU, EZETOP, IME RIA and FXPLUS etc.

## **Babu Associates (Tax Consultants & Consultancy Services) | Bangalore, India**

### **Assistant Auditor / Accountant**

Jan 2014 – Dec 2016

- Executed statutory and internal audit assignments in accordance with professional standards, identifying process gaps and recommending corrective actions.
- Performed auditing assignments in compliance with the internal Audit Standards.
- Prepared monthly financial statements, trial balances, P&L accounts, bank reconciliations, and balance sheets for multiple clients.
- Streamlined accounting workflows by implementing Tally ERP best practices, reducing month end closing time by 25%.
- Collaborated with senior auditors to assess risk, evaluate controls, and present findings to management.
- Monitor the day-to-day operation of the Anti-Money Laundering procedures.

### **SKILLS**

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Communication  
Leadership  
Problem-solving

Attention to detail.  
Numerical Ability  
Critical thinking

Team Player  
Quick Learner  
Data driven decision making

### **EDUCATION**

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#### **Bachelor of Business Management – Kerala, India**

University of Kannur (2011)

#### **12th – Humanities – Kerala, India**

Board of Secondary Education, Kerala - 2007

### **LANGUAGES**

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- English
- Malayalam (Mother tongue)
- Hindi

### **IT AND SOFTWARE**

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Tally ERP 9

Advanced Microsoft Excel

MS Word & PowerPoint

### **CORE COMPETENCIES**

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- Customer Relationship Management
- Foreign Currency Trading & Treasury Management
- Branch Operations & Team Leadership
- AML/KYC Compliance & Risk Mitigation
- Financial Reporting & MIS Preparation
- Auditing Standards & Internal Controls
- Tally ERP, MS Excel (Advanced), Word, PowerPoint
- Customer Relationship Management

### **DECLARATION**

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I hereby declare that above-mentioned information is correct to the best of my knowledge and belief.