

Rikku Thomas

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PROFESSIONAL SUMMARY

Results-driven Branch Manager with over a decade of experience across exchange operations, financial management, and customer service within regulated financial environments. Proven expertise in branch operations management, AML & KYC compliance, cash handling, audit coordination, and risk management. Strong track record in driving revenue growth, improving operational efficiency, and leading high-performing teams through KPI-based performance management. Adept at market analysis, business development, and customer relationship management, with a solid foundation in accounting, financial reporting, and budgeting. Holds an MBA in Finance & Marketing and AML Certification, with hands-on experience in GCC financial services.

EXPERIENCE

Branch Manager

Modern Exchange Co. L.L.C, Muscat, Oman

| April 2016 – Present

- Manage and oversee daily branch operations, ensuring compliance with company policies, regulatory standards, and internal control procedures.
- Lead, supervise, and evaluate branch staff performance using KPIs; conduct appraisals, develop improvement plans, and resolve employee issues.
- Train, coach, and motivate team members to enhance productivity, service quality, and operational efficiency.
- Develop and implement sales and business development strategies to drive revenue growth and expand the customer base.
- Conduct market and competitor analysis to identify trends, risks, and new business opportunities.
- Monitor branch financial performance, including revenue targets, expense control, cash flow, and profitability.
- Ensure accurate cash handling, reconciliation, vault management, and adherence to AML and KYC regulations.
- Maintain strong customer relationships and handle escalated complaints to ensure high levels of customer satisfaction and retention.
- Promote exchange products and services, including foreign currency exchange, remittances, and related financial solutions.
- Implement process improvements to increase efficiency, reduce turnaround time, and improve overall customer experience.
- Prepare operational, sales, and compliance reports for senior management review.
- Ensure branch preparedness for internal and external audits and address audit findings promptly.
- Apply risk management practices to minimize operational, financial, and compliance risks.
- Maintain a professional, customer-focused, and performance-driven work environment aligned with corporate standards.

Finance Executive

M Squared Software and Services Pvt Ltd., Trivandrum, India

| January 2015 – April 2016

- Maintained accurate financial records, including cash flow, general ledger, and daily expense tracking.
- Processed customer and vendor invoices, ensuring accuracy, timely billing, and account reconciliation.
- Managed accounts payable and accounts receivable, supporting timely collections and payments.
- Performed bank reconciliations, petty cash management, and cash book maintenance.
- Analyzed income and expenditure reports to identify discrepancies and support cost control.
- Ensured accurate financial data entry in compliance with accounting standards and internal controls.
- Assisted in the preparation of monthly financial statements and management reports.
- Supported internal and external audits by maintaining complete and organized financial documentation.
- Coordinated with internal teams and vendors to resolve billing and payment discrepancies.

EDUCATION AND CERTIFICATION

- Master of Business Administration (Finance & Marketing)
Brindavan College– Bengaluru, India (2014)
- Bachelor of Commerce (Accounting & Finance)
St. Thomas College- Pathanamthitta, India (2011)
- Anti-Money Laundering (AML) Certification
Modern Exchange Co. L.L.C, Muscat, Oman (November-2023)

SKILLS

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|---------------------------------------|-------------------------------------|
| • Branch Operation Management | • Customer Acquisition & Retention |
| • Performance Management (KPIs) | • Expense Control & Budgeting |
| • Staff Training & Coaching | • Cash Handling & Vault Management |
| • MS Office & Tally | • AML & KYC Compliance |
| • Conflict Resolution | • Regulatory Compliance |
| • Workforce Planning | • Customer Relationship Management |
| • Revenue Growth & Target Achievement | • Complaint Handling & Resolution |
| • Profitability Analysis | • Service Quality Improvement |
| • Cash Flow Monitoring | • Product Promotion & Cross-Selling |
| • Audit Preparation & Coordination | • Market & Competitor Analysis |
| • Team Leadership & Supervision | • Sales & Business Development |

PERSONAL DETAILS

Languages Known: English, Malayalam, Tamil, Hindi and Arabic

Driving License: Oman Driving License