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### Sharmila

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## OBJECTIVE

## To be a part of a reputed and growing organization,wherein I could utilize my vast theoretical and practical exposure for the benefit of the company. To be a team player that will always work to the betterment of my colleagues and management and always maintain a thirst and desire to learn and better my capabilities.

**WORK EXPERIENCE**

**Employer**  : **RasAlKamiah Bank (RAK Bank)**

**Designation : Customer Service/Acting Head Teller/Teller**

Reporting to : Branch Operation Manager

Period : July 2015 till 24th June 2017

**Job Profile**

* Process cash and cheque transactions ensuring it is completed within timeless and with a high degree of accuracy whilst providing excellent customer service to both external and internal customers and adhering to all appropriate process and procedures;
* Ensure the branch’s Standard Operating Process document is updated as per banks policy on a periodic basis;
* Ensure compliance with ISO Quality Management Policy related to products, processes and systems;
* Supervise and provide guidance on all teller related activities as the backup for the head teller;
* Ensure branch ATM is replenished and downtimes are kept to the minimum by troubleshooting on timely manner;
* Provide training and guidance to all new tellers on banks Standard Operating Processes;
* Motivate the branch team and create friendly and professional environment;
* Conducting regular internal audits to ensure the branch/Vault cash is balanced at all times;
* Ensure customer complaints are handled in a professional manner and ensure it is resolved within the stipulated timelines;

**Employer**  : **RasAlKamiah Bank (RAK Bank)**

**Designation : Branch Operations Representative**

Reporting to : Branch Operation Manager

Period : 2012 May till June 2015

**Job Profile**

* To scrutinize and process all types of clearing cheques, scan and process the same via ICCS & CPC at regular intervals as per cut off times;
* Was the Joint custodian with Branch operation manager for the cheques held overnight which have been presented for clearing through ICCS& CPC;
* Handling queries and resolving issues in manner which meets with agreed service standards;
* Check the transaction vouchers on a daily basis and to ensure compliance with laid down guidelines and take necessary sign offs wherever required;
* Reconciliation of non operating accounts, and take necessary action required;
* Monitor and Advice customers when the accounts are overdrawn due to cheque returns and POS transactions as per daily excess report for fundingthe account.
* Ensure due diligence is carried out with respect to money laundering and other regulatory requirements.

**Employer**  : **Emirates Islamic Bank - UAE**

**Designation : Teller**

Reported to : Branch Manager

Period : 2006 to April 2012

**Job Profile**

* Provided customers with the facility to undertake a range of cash,cheque and remittance - based transactions and to make use of exchange and collection services.
* **Service Delivery**: Provided a range of telling services in a timely and accurate manner to meet the customer needs
* **Controls**: Performing all control routines accurately at prescribed times to enable the Bank to monitor physical and account positions.
* **Problem Handling**: Responded courteously and effectively to customer's problems, escalating those beyond the role limits to the superiors.
* **Promotions / Referrals**: Promoted products & services & made referrals in order to contribute to unit sales.

**Employer**  : **Standard Charted Bank Head office – Sri Lanka**

**Designation**  : **Personal Financial Controller / Teller**

Reported to : Branch Manager

Period : 2004 July – 24th of November 2005

**Job Profile**

* Was responsible to identify and refer sales opportunities by uncovering financial needs and educating customers on banking products and services.
* Provided retail and commercial customers with excellent service by processing a variety of transactions accurately, including deposits, withdrawals, loan payments and check cashing.
* Supported the Bank's guidelines for providing excellent customer service, including greeting customers, smiling, using their name and building a rapport with customers that generates customer loyalty.
* Monitored branch-operating cash, ATM and teller drawer limits. Review teller cash counts, conduct sporadic counts and make recommendations for correction.
* Achieved personal referral goals and actively participate in branch sales promotions and take part in weekly sales meetings.

**Employer**  : **Standard Charted Bank Head office – Sri Lanka**

**Designation : Call centre Supervisor**

Reported to : Manager Customer Service

Period : 2003 April – 2004 June

**Job Profile**

* Was responsible of Leading a dynamic team of 19 members
* Carried out and be responsible for staff roster, allocating work to staff, general supervision and routine administration.
* Built an effective working relationship between the customers and the team members
* Noted all queries and complaints so that they are passed on to an appropriate team member to be progressed
* Was responsible for training all existing staff and new recruits
* Prepared Call Center Standard Operating Process document & department KRI / KPI;
* Evaluated staff on their performance and Job profiles, updating the management accordingly;
* Assist in conducting customer satisfaction surveys for internal business units and or services
* Listen, question and analyze to determine underlying customer concerns.

**Employer : Standard Charted Bank Head office – Sri Lanka**

**Designation : CallCenter Agent**

Reported to : Team Leader Call Center

Period : 2001 August – 2003 March

**Workshops Attended**

* Fraud Prevention measures (RAK Bank)
* Cross sell (RAK Bank)
* Foundation & principles of Islamic banking & finance (Emirates Islamic Bank)
* Sharia for Islamic bankers (Emirates Islamic Bank)
* Customer service skills (Emirates Islamic Bank)
* Anti Money Landry and Counter Measures(Emirates Islamic Bank)
* Fraud Prevention measures (RAK Bank)
* Cross sell (RAK Bank)
* Basic First Aider (RAK Bank)
* ISO Quality Management system (RAK Bank)

**Academic Qualifications**

* Qualified in all eight subject of G.C.E Ordinary Level Examination.
* Qualified in all two subjects of G.C.E Advance Level Examinations majoring in commerce.
* Successfully completed the Diploma in Computer studies.

**IT Proficiency**

* Proficient in MS Office (Word, Power Point, Excel and Outlook)
* AS 400 (Standard Chartered bank)
* Oracle (Emirates Islamic Bank)
* Finacle (RAK Bank)
* AMS (RAK Bank)
* ICCS System (RAK Bank)

**LEADERSHIP**

* School Games Captain – Year 2000
* Secretary – School Art Society – Year 1999
* Committee Member – English Literature Association – Year 1999

**PERSONAL DATA**

Languages Known :Excellent knowledge of English and Singhalese

Nationality :Sri Lankan.

Marital Status :Married

Visa Status :Husbands sponsorship.

Date of birth :27.01.1982