**RAMU**

Email: ramu-389867@2freemail.com

**SUMMARY**

As a Experienced Customer Service Representative with a demonstrated history of working in the financial services industry. Skilled in Retail sales, Banking, Remittance, Payments, and Retail Banking. Professional with a Master of Science in Computer Science.

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**WORK HISTORY**

***TAMIZH AGENCY – INDIA***

**Retail Sales Associate**

September 2017 – February 2019 **-** 1 year 5 months

♣ Excellent operations management ability.
♣ Excellent ability to relay product information to the customer.

♣ Known for exceeding store sales goals collaboratively.
♣ Proven record of driving profitable sales through promotions and merchandise display.
♣ Proficient in building exceptional customer experiences through engagement, positive attitude and

 great service.
♣ Well-versed in performing daily departmental maintenance tasks.

***ORIENT EXCHANGE CO. LLC – DUBAI***

**Customer Service Representative - Remittance**

May 2013 – May 2017 - 4 years

Karama Branch, Al Kuwait Street, Karama, Dubai , UAE

♣ Processes remittance transactions such as cash pick up and bank transfer to local and international account

 worldwide.
♣ Promotes other products and services of the company to existing and new customers.
♣ Processes Wages Protection System (salary deposit and release of salary).
♣ Accurate registration of new customers and updates new details for existing customers.
♣ Account opening of remittance account for different banks in the India.
♣ Processes Western Union transactions (Sending and receiving money) and POS transactions.
♣ Opening of account for National Bonds and First Gulf Bank First Savings.
♣ Assists customers on their inquiries and resolved their complaints.
♣ Provides excellent customer service to all customers and maintain good relationship with external and

 internal customers.
♣ Performs clerical tasks such as scanning of documents, preparing of reports and maintaining proper filing of

 documents.
♣ Ensures that office files and records are properly maintained and updated for easy retrieval.

 **KEY** **SKILLS AND COMPETENCIES**

 ♣ Adhering to all of the companies strict security, audit, and compliance requirements.

 ♣ Reporting any suspicious customer activity to area managers & relevant colleagues

♣ Can quickly become familiar with all of a bank’s products and services.

 ♣ Can communicate effectively and professionally with members of the public

 ♣ Able to speak in a relaxed and sociable manner to customers from all walks of life.

 ♣ Excellent customer relation and customer service skills.

 ♣ Keeping track of repeated customers, their likes and dislikes and their contact information.

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| **ACADEMIC QUALIFICATIONS** **Barathidhasan University, Trichy, India** **2008 – 2010** M.Sc (Computer Science)   **Barathidhasan University, Trichy, India** **2005 – 2008** B.Sc (Computer Science)**INDUSTRY KNOWLEDGE** |

 ♣ Retail Banking

 ♣ Finance

 ♣ Retail Sales

 ♣ payments

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| **PERSONAL DATA** |

 Age : 34 years old

 Date of Birth : November 16, 1984

 Civil Status : Married

 Nationality : Indian

 Languages : English, Tamil, Malayalam, and Hindi.