

SANTHARAM BALARAM

«ACCURATE «EFFICIENT «DEPENDABLE «CUSTOMER FOCUSED «TEAM ORIENTED



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Customer centric, team-oriented employee with good managerial skills to supervise and mentor a team of employees towards a positive work experience. Experienced in handling fast paced working environment with efficiency and accuracy.

ACADEMIC QUALIFICATION

MBA IIPM Bangalore (India), Marketing and Human Resources	2008- 2010
B.Com S. B. R. R. Mahajanas First Grade College, Mysore	2003- 2006

SKILLS & EXPERIENCE

JOB EXPERIENCE

Company : Banni Chits & Finance Limited
Duration : From Jan 2019 to Dec 2023
Designation : Cashier & Runnerner

Company Profile:

Banni Chits & Finance Limited located in Mysore offers a wide range financial services. A credit scoring company that empowers and transforms every individual's life by providing easy access to credit in a transparent manner, enabling lenders access unserved and underserved market segments by using real-time analytics and credit reports based on alternative data.

Responsibilities:

- Cash Handling and Management
 - Loan management – Indemnities and retention
 - Customer Liability Check
 - Drawer Balancing 100% accuracy
 - Document collection as per company policies
 - Cashier Audits & Reports
 - Customer Service Excellence
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PREVIOUS JOB DISCRPTION:

Company : Al Ansari Exchange LLC
Duration : From November 2014 to SEP 2018
Designation : Foreign Cashier

Company Profile:

It's a leading exchange company in the UAE with the largest branch network started as an offshoot of a flourishing general trading business of the Al Ansari family almost 60 years ago, primarily to meet the foreign exchange and remittance needs of their trading partners and customers, at present network of over 300 branches, employing over 2500 multilingual staff who cater to millions of customers with fast, reliable and efficient service at very competitive charges.

Responsibilities:

- Full-fledged FX cashier profile.
- Services like exchange currencies, money transfer, salaries, opening company accounts for trade purpose and registering companies for WPS salary transfers.
- Fulfilling individualized customer needs in accordance to company rules and regulations.
- To follow strict SGOT (Smile Great Offer Thank) rules as a part of work culture.
- Calculate and tally the daily transactions using computers, calculators, or adding machines.
- Identify transaction mistakes when debits and credits do not match.
- Receive mortgage, loan or public utility bill payments verifying dates, signatures and amounts due.
- Resolve problems or discrepancies concerning customer's accounts.
- Explain, promote, or sell products or services such as traveler's check, savings bond, money orders, and cashier's checks using computerized information about customers to tailor recommendations.
- Inform customers about foreign currency regulation, and compute transaction fees for exchanges.
- Quote unit exchange rates, following daily international rate sheets or computer displays.

Achievements:

- Achievement of monthly, quarterly and yearly targets helped to receive quarterly and annual bonuses in the past years.
- Plenty of times selected as the employee of the month. Promoted as Foreign cashier.
- Knowledge on Foreign valuta - The currencies of different countries such as the euro, dollar or yen including their exchange rate and the methods of currency conversion.
- Knowledge of Banking activities - The broad and continuously growing banking activities and financial products managed by banks ranging from personal banking, corporate banking, investment banking, private banking, up to insurance, foreign exchange trading, commodity trading, trading in equities, futures and options trading.

PREVIOUS JOB DISCRPTION:

Company : ICICI Lombard General Insurance
Duration : From December 2012 to August 2014
Designation : Unit Sales Manager

Responsibilities:

- Renewing the Existing Customers
- Visiting Automobile Showrooms
- Fixing Appointment.
- Workshops in Hospitals & Educational Institutes
- Achieving Targets.
- Doing all kind of Admin Process

PREVIOUS JOB DISCRPTION:

Company : Tata Motors Mysore
Duration : From May 2011 – May 2012
Designation : Fiat Sales Executive

Responsibilities:

- Understanding needs and positioning the right car for the customers.
- Ensure walk in to conversion
- Drive customer experience

Achievements:

- Achieving monthly targets in terms of handling the time and sales.
- Achieved 300% target in first month and 200% target in my second month
- Getting the best grading from customers for customer satisfaction.

(October 2008 to September 2010 – Was pursuing MBA at IIPM)

LANGUAGE PROFICIENCY

- **English:** Read, Write, Speak and Listen
- **Tamil:** Read, Write, Speak and Listen
- **Telugu/ Kannada/ Malayalam:** Speak
- **Hindi:** Basic Comprehension

COMPUTER SKILLS

Applications: MS Word, Excel, Power point &
AREX (Software used while working in Al Ansari Exchange, Dubai)

Address International City, France Cluster, Dubai.