

Mereena Eldhose



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ABOUT ME

Service-oriented bank clerk with six years of experience in an office environment. Reliable and adaptable worker with an agreeable disposition and a stellar customer service ethic. Adept multitasker with the ability to handle several workplace responsibilities with accuracy and efficiency.

WORK EXPERIENCE

Bank Clerk (Customer Service Executive + Teller) South Indian Bank / Kerala, India/Aug 2017 - Jan 2024

RESPONSIBILITIES:

- Conduct financial transactions such as deposits, withdrawals, and transfers. Ensure accuracy in processing transactions and maintaining proper documentation.
- Manage cash drawers, including counting and balancing cash, providing change, and handling large cash transactions securely and accurately.
- Adhere to banking policies, procedures, and regulatory requirements to ensure the security and confidentiality of customer information and transactions. Report any suspicious activities or discrepancies.
- Processing of customer cheques, traveler's cheques, and interactions.
- Check and pay money after verifying that signatures are correct, that written and numerical amounts agree, and that the accounts have sufficient funds.
- Maintaining teller area, resolving cashier discrepancies, and upholding service quality.
- Review all cage cashier discrepancies and follow-up reports.
- Prepare and pay salaries for the employees of our commercial client's accounts and Process returned cheques.
- Ensure accurate and up-to-date records of all financial transactions.
- Responding to all customer inquiries and follow-ups via phone, email or in-person Promptly and professionally.
- Proficiently address and resolve customer complaints to ensure their satisfaction and maintain positive relationships.
- Cross-selling and Up-selling - Identifying opportunities to recommend additional products or services that meet customer needs.
- Ensuring compliance with company policies, procedures and standards in all customer interactions.
- Research banking guidelines and statutory requirements to stay updated on new laws, and applications.

LinkedIn:

<https://www.linkedin.com/in/mereena-eldhose-1b8965173/>

LANGUAGES

English

Malayalam

Hindi

REFERENCES

Albin Rajan
South Indian Bank
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- Opening of all types of accounts with KYC compliance.
- Perform closing activities and prepare reports regularly.
- Providing support in the documentation process for both retail and corporate loans.
- Processing and exchange of foreign currencies and execution of inward and outward transactions of forex.

SKILLS

- Proficient in Microsoft Office, including Word, Excel, PowerPoint, and Teams.
- Good at General Administration, Data Maintenance and Customer support.
- Ability to prepare and interpret financial statements, such as balance sheets, Income Statements and cash flow statements.
- Ability to manage and prioritize tasks efficiently.
- Understanding of the auditing process and the ability to conduct internal or external audits.
- Keep track of multiple responsibilities, deadlines, and paperwork.
- Precision in managing financial records and ensuring accuracy.
- Patience and the ability to handle customer inquiries and complaints professionally.
- Proficiency in using banking software and other office applications such as Finacle software.
- Proficient in accurately counting and handling cash transactions.
- Flexibility to adapt to changes in banking procedures, technology, and customer needs.
- Understanding of basic banking procedures, regulations, and compliance requirements.
- Collaborate with colleagues and other departments within the bank to ensure smooth operations.
- Ability to resolve customer issues and address discrepancies effectively.
- Accurate data entry and record-keeping skills.
- Thoroughness in handling financial transactions to avoid errors.
- Strong mathematical skills for handling cash, processing transactions, and reconciling accounts.

PROFESSIONAL QUALIFICATION

Bachelor's degree in science
MG University-Kerala
Mar Athanasius College, Kothamangalam
Kerala, India

CERTIFICATIONS

International Financial & Management Accounting (IFMA)
Accounts Hub, UAE (Ongoing)

DRIVING LICENSE

UAE Driving License
Type: Automatic light vehicle