



RESHMA MARYA BENNY

CAREER SUMMARY

Dedicated and results-oriented professional with 5 years of experience in the banking and financial services sector. Expertise in customer service, cashiering and forex, alongside a solid background in operations management. Skilled in handling SWIFT transfers, remittance processing, account management, and transaction reconciliation, while ensuring compliance with AML/CFT regulations. Experienced in meeting sales targets across various banking products, with a customer-centric approach. Proven ability to optimize operational efficiency, streamline processes, and build lasting customer relationships.

PERSONAL DETAILS

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Email Id reshmamariabenny18@gmail.com

Address Al Basti Building Al Karama
Karama, Dubai
Nationality Indian
D.O.B 18-11-1996
Gender Female
Passport No W0269535

ACADEMIC CREDENTIALS

MASTERS OF SCIENCE: APPLIED MATHEMATICS AND STATISTICS

BACHELORS OF SCIENCE: MATHEMATICS AND STATISTICS

PROFESSIONAL DIPLOMA IN COMPUTERIZED FINANCIAL ACCOUNTING

Kerala State Rutronix, India

INSURANCE REGULATORY AND DEVELOPMENT Authority of India

KEY SKILLS

- ❖ Customer Service and Communication
- ❖ Cash Handling and Reconciliation
- ❖ Remittance and currency exchange operations
- ❖ Anti-Money Laundering (AML) and Counter Financing of Terrorism (CFT) compliance
- ❖ Office Coordination and Administration
- ❖ Sales and Target Achievement
- ❖ Problem-Solving and Decision-Making
- ❖ Proficiency in MS Office and CRM tools
- ❖ Time Management and Attention to Detail

EXPERIENCE

CUSTOMER SERVICE/CASHIERING/OPERATIONS | Feb 2023 - Present *ORIENT EXCHANGE CO LLC, DUBAI, UAE*

- **Customer Service Excellence:** Delivered exceptional customer service by addressing client inquiries, resolving issues, and providing tailored solutions to enhance satisfaction and loyalty.
- **Cashiering and Transaction Management:** Managed high-volume cash transactions, including currency exchanges and remittances, with precision and adherence to company policies. Reconciled daily transactions, ensuring accuracy in cash handling and supporting financial audits.
- **Remittance Services:** Processed local and international remittances via TT, SWIFT, and WPS, ensuring timely and secure fund transfers in compliance with regulations.
- **AML and CFT Compliance:** Adhered to AML and CFT policies by monitoring transactions, performing KYC, and submitting SAR/STR reports to mitigate financial risks. Updated compliance policies and provided training to ensure team alignment with regulatory standards.
- **VAT Compliance and Reporting:** Managed VAT documentation and filings, ensuring accuracy and compliance with UAE tax regulations.
- **Administrative Support and Operations:** Maintained accurate records, streamlined workflows, and supported smooth office operations to enhance efficiency.
- **Training and Collaboration:** Trained team members on compliance and operational procedures, fostering a culture of teamwork and accountability.

CUSTOMER SERVICE OFFICER (SENIOR OFFICER GRADE) | Feb 2020 - Jul 2022 *ICICI BANK LTD, KERALA, INDIA*

- **Customer Service and Relationship Management:** Delivered exceptional customer service by addressing client queries, resolving issues, and building long-term relationships to enhance customer satisfaction.
- **Cashiering and Operational Excellence:** Managed cash transactions, account reconciliations, and daily operations with precision, ensuring adherence to banking protocols and compliance standards.
- **Sales and Target Achievement:** Successfully achieved and exceeded sales targets by promoting and cross-selling multi-banking products, including life insurance, gold loans, personal loans, and general insurance.

ACHIEVEMENTS

- ❖ Achieved Best Employee Award in March 2021
- ❖ Achieved ICICI Lombard Award for completing the target
- ❖ Managed a team of six team members

LANGUAGES

- ❖ English
- ❖ Hindi
- ❖ Malayalam

COMPUTER SKILLS

- ❖ Tally
- ❖ Finacle
- ❖ MS Office
- ❖ Symex

- **Team Leadership and Coordination:** Led a team of 6-12 members, providing guidance, training, and support to achieve organizational goals and maintain high performance.
- **Product Expertise:** Specialized in handling multi-products, including SWIFT transfers, loan services, and insurance, contributing to business growth.
- **Operations Management:** Oversaw end-to-end banking operations, ensuring efficiency in processes such as account openings, documentation, and compliance checks.
- **Compliance and Risk Management:** Ensured strict adherence to banking regulations, AML policies, and risk mitigation practices to maintain operational integrity.
- **Team Training and Development:** Conducted training sessions to upskill team members on product knowledge, customer handling, and operational procedures.
- **Strategic Planning and Execution:** Designed and implemented strategies to optimize team performance and drive business success.

DECLARATION

Hereby declared that the above particulars of facts and information stated are true, correct and complete to the best of the belief and knowledge.

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