

SRUTHI M

ACCOUNTS EXECUTIVE

+971 52 399 7569

sruthiammu4884@gmail.com

DUBAI , UAE

WORK EXPERIENCE

Account Executive, Money Transfer Division

Muthoot Finance

12/2019 – Jan 2025

- Directed domestic money transfers and RBDO reporting, overseeing over **500 transactions monthly** and ensuring 100% compliance with regulatory standards.
- Enhanced branch performance by conducting targeted analyses and providing strategic support, leading to a **20% improvement in low-performing branches** within six months.
- Oversaw the Agent Management System (AMS) and collaborated with the IT team to implement software enhancements, resulting in a **15% increase in operational efficiency** and a **10% reduction in processing time**.
- Developed and implemented incentive calculations for agents and branches, increasing branch engagement by 25% and reducing turnover.

Team Leader, Call Center

Muthoot Finance

09/2017 – 12/2019

- Supervised a team of 15+ call center agents, improving team productivity by 30% through effective training and mentoring.
- Conducted over 200 call audits monthly and provided actionable feedback, resulting in a 15% increase in call quality scores.
- Designed and managed campaign-specific dashboards, helping achieve a 25% increase in successful call outcomes.
- Supported payroll activities and oversaw key applications (CBS, CRM, XTEND), streamlining workflows and reducing payroll errors by 10%.

Subject Matter Expert (SME), Call Center

Muthoot Finance

07/2017 – 09/2017

- Performed quality audits on over 150 calls per week, identifying areas for improvement and delivering targeted feedback, which helped improve customer satisfaction scores by 12%.
- Developed campaign performance dashboards.

Call Center Executive

Muthoot Finance

09/2016 – 06/2017

- Addressed 100+ customer interactions daily, achieving a 90% first-call resolution rate, which contributed to an overall increase in customer satisfaction.

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SKILLS

Client Relationship Management: Skilled in building and maintaining strong client relationships to drive customer satisfaction and loyalty.

Sales and Target Achievement: Proven ability to identify new sales opportunities and consistently meet or exceed sales targets in banking and financial services.

Banking Product Knowledge: Knowledgeable in providing expert advice on various banking products and services to meet client needs.

Market Research and Industry Trends: Experienced in conducting market research to stay updated on industry trends and competitor products.

Communication and Interpersonal Skills: Excellent communicator with strong interpersonal skills, facilitating positive client and team interactions.

Sales Negotiation: Skilled in negotiation, enhancing client relations and maximizing sales conversions.

Independent and Team Collaboration: Effective working independently and in team settings to deliver seamless client service.

Digital Transformation: Familiar with digital transformation practices, aligning with modern banking and financial service requirements.

Business Setup Knowledge: Understanding of business setup consulting and regulatory requirements in the financial sector.

MS Office and Advanced Excel: Proficient in MS Office Suite and Excel, enabling efficient data analysis and reporting.

CERTIFICATIONS

IT Upskill Program in Artificial Intelligence and Data Science

Muthoot Institute of Technology and Science, Department of Computer Science and Engineering

01/2022 – 04/2022

Completed a comprehensive program focused on Artificial Intelligence and Data Science applications, enhancing analytical and problem-solving skills relevant to digital transformation in financial services.

EDUCATION

Bachelor's Degree

SN College Alathur, Calicut University

04/2016

LANGUAGES

Malayalam, English, Hindi, Tamil