



## Siny Meril Varghese

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<b>Summary</b>	<p>A Career oriented individual with professional experience across diversified functional aspects such as Operations, Customer Relationship Management, Business Development and Team Management in the Banking industry. Possess excellent interpersonal, communication and organizational skills with proven abilities in Customer Relationship Management.</p>
<b>Work Experience</b>	<p><b>The National Bank of Ras Al Khaimah (P.S.C)</b></p> <ul style="list-style-type: none"><li>• Position: Customer Service Officer / Credit Officer.</li><li>• Experience: December 2007 – May 2013</li></ul> <p><b>Banking Operations</b></p> <ul style="list-style-type: none"><li>• Maintaining strict adherence to all laid down guidelines and procedures in particular to the Operating Procedures and Credit Guidelines of the bank.</li><li>• Ensuring compliance with the Money Laundering guidelines as set by the Central Bank.</li><li>• Coordinating with different departments like Central operations, Credit Operations, Credit etc to ensure that approvals are within the slated TAT's.</li><li>• Assisting Relationship Managers in timely completion and submission of applications pertaining to the Units products.</li><li>• Ensuring that all the Borrowing customers linked to the unit are maintaining sufficient balances for repayments and escalate any likely problem cases to the concerned level.</li><li>• Handling the preparation of daily MIS &amp; running reports pertaining to the Unit and cross selling of other products.</li><li>• Working along with Credit department in analyzing Retail Lending Loan Applications in accordance with approved product policy and procedures.</li><li>• Assisting Relationship Managers and Service Managers in administrative works, customer letters etc.</li></ul>

	<ul style="list-style-type: none"> <li>• Responsible for day to day operations like forwarding reports to head office, discussing current work issues &amp; devising solutions for enhanced operations.</li> <li>• Ensure that posters, tabletops and brochures are valid and that no expired materials are displayed in the unit.</li> <li>• Contribute effectively to team activities through cold calling to secure meetings with prospective clients and a backup for RM supports in the team.</li> <li>• Build productive relationships with referral partners.</li> </ul> <p><b><i>Client Servicing</i></b></p> <ul style="list-style-type: none"> <li>• Ensuring customer satisfaction by seeking constant feedback, guiding customers on the products and policies of the bank.</li> <li>• Augmenting business by achieving delivery of service quality norms, resolving requests &amp; grievances for customer satisfaction.</li> <li>• Log and manage all client complaints / requests in dedicated CRM system.</li> </ul> <p><b><i>Credit Operations</i></b></p> <ul style="list-style-type: none"> <li>• Ensuring customer satisfaction by seeking constant feedback, guiding customers on the products and policies of the bank.</li> <li>• Carrying out first stage credit checks on SME business loan clients.</li> <li>• Assessing the credit risk and viability of potential and existing clients and establishing their current credit limit.</li> <li>• Providing financial guidance to control credit use while minimizing dispute and upholding effective payment.</li> <li>• Identifying and mitigating against risk issues.</li> <li>• Check if all the information on the applications received is complete, valid as per the Credit policy and review them as per the policy.</li> <li>• Do duplication checks and blacklist checks.</li> <li>• Review and inform concerned parties of incomplete applications.</li> <li>• Working in a team of goal driven personnel to contribute to the success of the credit department.</li> </ul> <p><b><i>HR Coordination</i></b></p> <ul style="list-style-type: none"> <li>• Act as the joint first point of contact for handling all HR queries for a team of 60 sales officers.</li> <li>• Managing the administration of joiners and leavers.</li> <li>• Ensuring that all filing systems are kept up to date and in-line with Data Protection.</li> <li>• Liaising with the line managers to conduct and arrange interviews; handling recruitment enquiries by telephone and email.</li> <li>• Co-ordination of new joiner on-boarding and related administrative processes.</li> <li>• Maintaining and updating employee records.</li> </ul>
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<b><i>Education</i></b>	<p><b>Master of Computer Application (2003- 2006)</b></p> <p>College : Marian College Kuttikkanam, Kerala , India University : M.G University.</p> <p><b>Graduation B.Sc Computer Science (2000 – 2003)</b></p> <p>College : Maharaja College For Women ,Erode ,Tamil Nadu ,India University : Bharathiar University</p>
<b><i>Technical Skills</i></b>	<ul style="list-style-type: none"> <li>• Computer Languages: C, C++, VB.NET, ASP.NET</li> <li>• Operating Systems : Windows</li> </ul>
<b><i>Nationality</i></b>	Indian
<b><i>Date of Birth</i></b>	06/10/1982
<b><i>Language Known</i></b>	English, Hindi ,Malayalam
<b><i>Passport No</i></b>	F91715192
<b><i>Visa Status</i></b>	Husband Visa