SANTHARAM BALARAM

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

Phone: +971 524054589 Email: ramfz16@gmail.com



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

FAMILY BUISNESS:

I was managing and successfully running my family business from OCT 2018 (BANNI ENTERPRISES LLC), after establishing a flourishing enterprise with multiple employees, which is being taken care by family.

- Cash Handling and Management
- Telephone Customer Service and Complaint Resolution
- Data Entry
- Drawer Balancing 100% accuracy
- Retail Front-End Operations
- Cashier Audits & Reports
- Customer Service Excellence
- Counter Opening and Closing Procedures

Address: International City, France Cluster, DUBAI VISA STATUS: TOURIST VISA VALID TILL 04/03/2024

JOB EXPERIENCE

Company : Shubh Loans – Datasigns Technology Private Limited

Duration : From July 2019 to March 2020

Designation : Sales Officer

Company Profile:

A credit scoring company that empowers and transforms every individual's life by providing easy access to credit in a transparent manner. Shubh Loans, is enabling lenders access unserved and underserved market segments by using real-time analytics and credit reports based on alternative data. It is available as an android app.

Responsibilities:

- Full-fledged Sales profile.
- Managing a team of five sales executives.
- Services like communicating with the possible customers to process and facilitate the loan services in accordance to the eligibility and needs.

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 170 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 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 DISCRIPTION:

Company : ICICI Lombard General Insurance
Duration : From December 2012 to August 2014

Designation : Unit Sales Manager

Responsibilities:

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

PREVIOUS JOB DISCRIPTION:

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 pursing MBA at IIPM)

PREVIOUS JOB DISCRIPTION:

Company : ING Vysya Life Insurance
Duration : January 2008 to October 2008

Designation : Marketing Executive

Responsibilities:

- Organizing events for the company.
- Capturing new orders.
- Working and co-operating with other team mates.

Achievements:

• Maintained 80% and above customer satisfaction level throughout the period of employment.

LANGUAGE PROFICIENCY

English: Read, Write, Speak and ListenTamil: Read, Write, Speak and Listen

Telugu: SpeakKannada: SpeakMalayalam: Speak

• **Hindi**: Basic Comprehension

COMPUTER SKILLS

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

OTHER PERSONAL DETAILS

• Date of birth: 10th June 1986

Gender: MaleNationality: IndianMarital status: Married

Hobbies: Love to Travel & Exploring new things.
 Permanent address: #1193, 9th main, Gokulam 3rd Stage,

MYSORE-570002, KARNATAKA