

MEREENA ELDHOSE

Highly motivated and detail - oriented Customer Service Executive and Teller with over 6 years of experience in banking and customer support environments. Skilled in handling transactions, resolving customer inquiries, and managing cash accurately. Strong communication and problem-solving abilities, ensuring customer satisfaction and operational efficiency.



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Experience

BANK CLERK (Customer Service Executive + Teller) **08/2017 – 01/2024**
SOUTH INDIAN BANK, INDIA

- Provide high-quality customer service in handling banking products, transactions, and resolving customer issues.
- Assist customers in opening new accounts, updating details, and processing loan applications.
- Efficiently manage a high volume of customer inquiries through multiple communication channels (phone, email, in-person).
- Ensure compliance with banking policies and procedures while maintaining confidentiality.
- Identify customer needs and recommend appropriate products and services, increasing customer satisfaction and sales.
- Accurately processed customer deposits, withdrawals, loan payments, and other transactions.
- Reconciled cash drawers at the end of each shift and ensured no discrepancies.
- Managed cash vaults and assisted with ATM maintenance and refilling.
- Delivered exceptional service by cross-selling banking products like savings accounts, credit cards, and loans.
- Adhered to security and compliance guidelines to minimize errors and fraud risks.
- 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.
- Managed cash transactions and ensured accuracy in financial operations.
- Assisted in daily inventory management, including ordering and restocking of baking supplies.
- Provided customer service, addressing inquiries and ensuring customer satisfaction.
- Maintained financial records, preparing reports on daily sales, expenditures, and cash flow.
- Collaborated with bakers and other staff to streamline operations and improve workflow.
- Ensured compliance with food safety standards and company policies
- 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.

Education

BACHELOR'S DEGREE IN SCIENCE

2014

MG University, Kerala, India,

Certification

- International Financial & Management Accounting (IFMA)

Technical Skills

- Finacle 10
- MS.Word
- MS.Excel
- Google sheet
- Outlook

Area of Expertise

- Financial Reporting
- Customer Service Excellence
- Cash Handling & Transaction Processing
- Account Management
- Problem Solving & Conflict Resolution
- Financial Products Knowledge
- Cross-Selling & Up-Selling
- Attention to Detail
- Team Collaboration
- Time Management & Multitasking

Soft Skills

- Communication
- Leadership & Teamwork
- Problem-Solving
- Adaptability
- Attention to Detail
- Time Management
- Critical Thinking

Personal Details

Nationality	: Indian
Date of Birth	: 06/05/1994
Visa status	: Dependent Visa
Language	: English, Malayalam