

Amal Raj

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Profile

Results-driven professional with over 8 years of experience in cash handling, customer service, sales, and financial services across retail, banking, and administrative operations. Skilled in managing high-volume transactions, POS operations, reconciliations, loan processing, collections, and branch operations. Proficient in ERP systems (Infos ERP), documentation and inventory management, with proven ability to coordinate cross-functional teams and ensure compliance. Recognized for achieving sales targets, promoting financial products, and building strong client relationships while delivering excellent customer service. Seeking to leverage expertise in sales, finance, cash collection and operations to support business growth and enhance customer satisfaction.

Key Skills

- **Customer Service Excellence**
- **Effective Communication & Multilingual Communication**
- **Cash Handling & Transaction Accuracy**
- **Team Collaboration**
- **Time Management & Multitasking**
- **Cross-Selling & Up-selling Services**
- **Record Keeping & Documentation**
- **Problem Solving & Dispute Resolution**
- **Customer Service & Client Relations**
- **Data Visualization:** (Microsoft Word, Excel)
- **Software:** (Infos ERP Software, Canva, POS Systems)
- **Soft Skills:** (Analytical Thinking, Active Listening, Teamwork Collaboration, Adaptability Flexibility, Planning Organization, Attention to Detail)

Professional Experience

- Store Data Entry, ([Leo Tech](#))** **Ajman, UAE** 06/2025 - 08/2025
- Created and maintained MRJs in Infos ERP to support store inventory needs.
 - Collaborate with the production team to ensure timely availability of required materials.
 - Ensuring materials flow aligns with production planning and site requirements.
 - Verify and match purchase orders, invoices, delivery notes, and packing lists for accuracy and completeness.
- Sales Officer, ([Credfix Financing Broker LLC](#))** **Dubai, UAE** 10/2024 - 05/2025
- Promoted financial products using targeted marketing, boosting lead generation and customer acquisition.
 - Processed loan transactions accurately and ensured complete documentation.
 - Achieved monthly and quarterly sales targets, contributing to the overall revenue growth and market expansion of the company.
 - Delivered prompt and courteous customer support, improving satisfaction and retention.
- Manager – Debt Management Services, ([Bajaj Finance Ltd](#))** **Kerala, India** 10/2021 - 07/2024
- Collected payments and maintained transaction records with 100
 - Handling High-Volume Transactions
 - Enforced secure cash handling procedures and reconciled daily collections.
 - Trained and supervised staff on cash controls, compliance, and recovery protocols.
 - Led a team of collection agents to achieve monthly targets, maintaining high standards of performance and customer satisfaction.

Branch Manager, ([Mahindra Rural Housing Finance LTD](#))**Kerala, India** 04/2019 - 09/2021

- Managed daily operations of the branch, overseeing sales, collections, and customer service to ensure branch targets and performance metrics were consistently met.
- Led a team in loan origination, including the processing and disbursement of housing loans, ensuring compliance with internal policies and regulatory requirements.
- Implemented collection strategies for overdue loans, reducing delinquencies and improving recovery rates through proactive engagement and follow-ups.

Customer Manager, ([Mahindra Rural Housing Finance Ltd](#))**Kerala, India** 05/2017 - 03/2019

- Managed end-to-end sales process, from lead generation to loan disbursement, focusing on housing finance products tailored to customer needs.
- Supported front-desk operations and ensured smooth customer experiences.
- Managed housing finance sales from lead generation to customized loan disbursement.
- Collaborated with the credit and risk teams to assess and approve loan applications, ensuring alignment with company policies and regulatory standards.

Education

Bachelor of Arts in Economics [University of Kerala](#)**Kerala, India** 2015**Higher Secondary Certificate** [Board of Higher Secondary Examination, Kerala](#)**Kerala, India** 2012**SSLC** [General Education Department, Govt Of Kerala](#)**Kerala, India** 2010

Languages

- English
- Hindi
- Malayalam
- Tamil

Personal Info

- Nationality:Indian
- Gender:Male
- Date of Birth:26/12/1994
- Passport No:Y3309875