

VINEESH MUNAYATH VELAYUDHAN

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Vineesh.M.V
Dubai
UAE

The H R Manager
HR department
UAE

Dear Hiring manager,

I am writing to express my interest in the cashier /front line associates/remittance clerks position at your Company. As a highly motivated and detail-oriented individual with over 10+ years of experience in the financial industry, I am confident that I possess the skills and expertise required to excel in this role.

With my extensive experience in handling cash transactions, providing excellent customer service, and maintaining accurate records, I am well-equipped to handle the responsibilities of this position. My strong communication and interpersonal skills will enable me to build strong relationships with customers and colleagues alike.

I am particularly drawn to your company because of its reputation for providing excellent customer service and its commitment to innovation and excellence. I am excited about the opportunity to join a team of professionals who share my passion for delivering exceptional customer experiences.

Thank you for considering my application. I would welcome the opportunity to discuss my qualifications further and explain in greater detail why I am the ideal candidate for this role.

Please find attached my resume for your review. I look forward to the opportunity to meet with you to discuss this position further.

Sincerely,

Vineesh M V

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CONTACT

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OBJECTIVE

A career in any suitable position in Finance/ Operations/Accounts/ Administration that allows me to utilize my 10+ years corporate work experience, knowledge and qualification for the organization`s growth and profitability to maintain it`s vision and mission.

EXPERIENCE

23/12/2024 -

- Sales officer in Mashreq credit card**
Pact Employment Services
-Sell credit cards to customers, meet sales targets, and provide excellent customer service.
- Sell credit cards to new and existing customers
- Meet sales targets and performance goals
- Provide excellent customer service and support
- Stay updated on credit card products and services.

04/2022 - 05/2024

- Branch Supervisor**
Radhakrishna Finance Pvt Ltd , Thrissur, Kerala,India
Oversee the branch's daily operations while maintaining compliance with business policies, procedures, and regulatory requirements.
Supervise and manage a team of financial services professionals, offering direction, training, and coaching to ensure their success.
Create and implement plans to boost business growth, revenue, and market share.
Identify and manage risks while adhering to regulatory standards and company rules.
Create and submit reports on branch performance, customer satisfaction, and market trends.
Ensure compliance with anti-money laundering (AML), know-your-customer (KYC), and other regulatory standards.

02/2021 - 02/2022

- Remittance clerk**
MBN Finance & Nidhi Pvt Ltd, Malappuram,Kerala, India
Process and reconcile remittances from several sources in compliance with corporate policies and procedures.
Verify and validate remittance transactions to ensure accuracy and compliance with financial requirements.
Maintain accurate and up-to-date records of remittance transactions, such as payment receipts and invoices.
Reconcile remittance transactions with corporate accounts and settle any differences.
Ensure adherence to financial requirements, company policies, and processes.
Generate and submit reports on remittance transactions and reconciliations.

02/2020 - 01/2021

- Senior Customer Relationship Executive**
MCK Finance and Nidhi Pvt Ltd, Thrissur, Kerala, India
Provide great customer service by responding to their requests, concerns, and feedback in a timely and professional manner. Resolve consumer complaints and

difficulties fairly and efficiently. Selling financial products and services to consumers can help you meet and surpass sales targets. Develop and implement sales tactics to increase income. Identify and manage potential customer relationship hazards, as well as ensure regulatory and corporate policy compliance.

06/2008 - 08/2019

- **Clerk**
Kerala State Electricity Board, Kerala, India
Maintain accurate and up-to-date records of all office activities, including personnel files, financial transactions, and communications. Manage all incoming and outgoing correspondence, which includes letters, emails, and other kinds of contact. Enter data into computer systems, including employment records, financial activities, and other relevant information.
Maintain correct and up-to-date file systems and Provide general administrative support to the team by answering phones, responding to enquiries, and executing other tasks as needed.
Receive payments, issue receipts, and maintain accurate records of monetary transactions.

02/2008 - 06/2008

- **Customer Relationship Executive**
Muthoot Securities Pvt Ltd, Ernakulum Kerala, India
Developed and strengthened relationships with customers, important suppliers, and partners.
Educated and informed clients about the company's products, services, and special offers, and made investments that were appropriate for the company's financial situation.
Prior to making investments, the company's assets and liabilities were balanced.
Data sheets, performance evaluations, and liquidity reports are all updated on a regular basis.

01/2007 - 01/2008

- **Teller**
Manappuram Finance Pvt Ltd, Kerala, India
Creates and implements sales strategies while building relationships with existing and future customers. Identifies and investigates new business prospects; manages branch operations, including daily transactions, while maintaining correct records and reporting; and sells and markets financial products for business improvement.

RESPONSIBILITIES

- - Handled cash transactions, including buying and selling currencies, and processing customer payments.
- Provided excellent customer service, responding to customer inquiries and resolving issues in a professional and courteous manner.
- Maintained accurate records of transactions, including cash handling, customer information, and transaction details.
- Managed administrative tasks, including data entry, filing, and record-keeping.
- Provided support to management and staff, including answering phone calls and responding to emails.
- Maintained confidentiality and handled sensitive information with discretion.
- Managed customer transactions, including buying and selling currencies, and processing customer payments.
- Processed remittance transactions, including receiving and sending money transfers.

SKILLS

- - Excellent customer service skills. - Strong cash handling and accounting skills. - Proficient in MS Office and other software applications. - Strong communication and interpersonal skills. - Ability to work in a fast-paced environment and handle multiple tasks simultaneously. - Leadership and management, - operational knowledge -risk management and time management -problem-solving and team work

SOFTWARE SKILLS

- Experience with several financial software: Safe, Icrats, Ignosi, CRM and Oruma.
Microsoft Office (Word, Excel, PowerPoint)
Google Suite (Docs, Sheets, Slides)
Email management (Gmail, Outlook)
Basic typing skills
Familiarity with web browsers (Chrome, Firefox, Safari)
Basic computer skills (printing, scanning, saving files)

EDUCATION

- | | |
|------|---|
| 2005 | <ul style="list-style-type: none">• University of Calicut, Kerala, India
Bachelor of Economics |
| 2002 | <ul style="list-style-type: none">• Kerala state higher secondary board
Plus Two |
| 2000 | <ul style="list-style-type: none">• Kerala state education board
SSLC |

TECHNICAL QUALIFICATION

- Diploma in Hardware and network engineering

LANGUAGES

- English, Malayalam, Tamil, Hindi

PERSONAL DETAILS

- Nationality : India
- Passport : Y2558007
- Gender : Male
- Place : UAE

REFERENCE

- **Ganesh kumar - Rdhakrishna Finance Pvt Ltd**
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- **Jineesh - Bla bla resort, jumariah**
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