

Shajini Ramesh



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To work with a team of professionals, in a challenging and stimulating environment, using my knowledge, expertise, time and skill to contribute to the organisation with dedication in areas of Finance, Administration, Accounting & Customer service and become integral part of the organization. Flexible and hardworking with a strong drive to succeed.

Summary of experience

- UAE Exchange Centre LLC
- Financial Brokers (Gargash Insurance LLC)
- Financial brokers (Kotak securities)
- Bank (Citi Bank)
- Commodities (Marks & Spencer)
- Retail (Spinneys)
- Service (C -2000)

Work Experience:

July 2015- till date

UAE Exchange Centre LLC- Dubai

Senior Associate- UAE Operations & Coordination

- Preparing IPNs for the payment release to vendors, leasing of new premises, also the IPN requirement of other departments. Also follow up on the payment releases to the vendors of other departments. Raising PV and release the payment for the branch & dept
Raises the PV for the branches for the double transaction and SP conversion coordinating with the zonal Heads and cluster head and then follows up for the invoices for the same, raises an IPN and closes the case after the concerned approvals.
- Sends SMS taking rates from treasury – (EURO, GBP and INR) , also for other corridors and as per the request from other country operations. Negotiates and procures best rates from the vendor. Prepares IPN and makes sure the payment is made in time
Coordinates with the vendors like jenny flowers as per the dept requirements, makes sure the delivery is made in time to the concerned clients and also the payment is made in time to the vendor

- Recording and updating the documents moving from the department to different departments after the Country Heads approval of the same and necessary follow ups. Coordinates' with GHQ for the IPN 's CEO and CFO approval (new premise)
Drafting of announcements and upload of the same in KOLAB, Peoples Communication and .org
Upload of SOP's and other generic announcements in connect and .org as per other department requirements Drafts letters as per the branch requirements (rent reduction, exit letter, etc)
- New locations and Operative locations - Support branch operations in tenancy renewals of all the operative and Pre-operative branches. Responsible for new location identification, negotiation and manage till the branch is handed over for operations
Updates the Branch Head & Zonal Head including the respective zone PRO' for the tenancy renewals 3 months in advance., follows up and supports in raising IPN , payment release and updation of municipality attestation to PRO's. Manage all the draft requirements for the branches- UNB, SCB, PNB and Laser drafts
- Handles the escalations from the branches and the Landlords by providing the required documents (trade license, VAT certificate; docs required for renewals etc) Manage all the draft requirements for the branches- UNB, SCB, PNB and Laser drafts
- Updates the Branch Head & Zonal Head including the respective zone PRO' for the tenancy renewals 3 months in advance. Follows up for the same and timely release of the rentals and the documentation is intact till the trade license is renewed and contract filed.
- To augment the rapport with our correspondent banks – Have meeting with Bank officials, Ensure administrative services to all the bank Rep on accommodation, Visa, Logistics requirements, system requirements, Deployment, conveyance, salary release. Coordinates with the parent bank, corridor heads and CBRS
- Responsible for conceiving and conducting ULCs programs, Family Day , Sports Day and other get-togethers throughout the year
Was the MC for Chiranthana Vivekananda International Media Awards function sponsored by UAE Exchange December 2017
- Effectively maintains CH calendar and Head Retail & Services Calendar. Have completed the responsibilities which had utmost deadlines. eg: sending SMS within the time (year-end promotional and marketing sms)
Succeeded in getting the visa renewed of the staff so that he could travel within the date. (Proactively followed up for contract renewal processes- with branch, legal, accounts and the PRO Team)
- Proof reading the contents of letters drafted and have shared the concerned changes to colleagues which gets finally approved for publishing.

May 2013- Feb 2015

Gargash Insurance LLC- Dubai
Associate Financial Consultant

- Liaising with clients face to face or over the telephone or via email and conducting in-depth reviews of their financial circumstances and future goals
- Advising clients on how to get the best return for their investment portfolios
- Advising on mortgages and related protection products and processing transactions and resolving any issues that may arise
- Duties included visiting clients at their home or offices
- Researching and finding products from various sources and companies that meet the client's needs

- Conversion of HNI prospects
- Able to keep accurate and detailed client records
- Possess the ability to professionally follow up leads and convert them into sales
- Monitoring the economy and assessing economic trends
- Identifying customer needs and knowing when to refer a client to other financial advisor
- Highly organized with the ability to prioritize workloads according to urgency

December 2010 - April 2013 **Kotak Securities - India**
Executive – customer care

- Assisting Customers to identify & purchase/sell shares based on the current market prices.
- Assisting Tele-banking Customers by providing rates & performance facts for various shares.
- Intimate customers on various IPO's.
- Tele-marketing of various products & services offered by Kotak securities
- Assisting Sales Service Team by providing sales leads.
- Preparation of Sales analysis report for assigned Customers

November 2000 - 2002 **Citi Bank - Dubai**
Assistant to RM.

- Was solely responsible for sale of investment and insurance products
- For elite and NRI's in Dubai.
- Had a stretch target of \$100,000 per month and had a record of
- Continuously crossing the targets every month
- Took self-initiative to activate the soft and non promising customers to live and most prominent customers by continuous follow ups and updating new and prospective products to them
- Presentations, meetings, reports, Handling customer's complains, Collate and connect information, Meet & Greet visitors, Schedule appointments, Confirm appointments and meetings, Banking sector:
- such as letter of credits, guarantees, remittances,
- Management praise for handling multi task and going through pressure.
- Promotion after a span of 1 year.

Achievements: Appreciations for independent, organized efficient work. Ability to handle claims and decision on my own.

September 1998- 2000 **Marks and Spencer - Dubai**
Accountant

- Prepare and verify daily reports
- Prepare daily income/sales and prepare daily journal entry
- Maintain daily entry in the system of sales receipts, sales return, purchase & purchase return.
- Stock monitoring.
- Bank account monitoring
- Petty cash handling
- Compile monthly reports

March 1997- 1998

C2000 - Dubai
System Analyst and Back office operation (temporary position)

- System Analyst
- Back office operations
- Support sales & admin staffs in trouble shooting by contacting right personnel
- Providing MIS reports for the project assigned.

Achievements: Successfully completed the MIS project.

March 1996- 1997

Spinneys - Dubai
Assistant Accountant (temporary position)

- Was responsible for scrutinizing and updating the data base with the accuracy and with due diligence as the company was going through a system roll out phase
- Based on my performance the company entrusted to grant the complete access to the accounting system

Achievements:.. Successfully completed the project.

Personal attributes:

- ✓ Resourceful in completing projects & efficient in multi-tasking
- ✓ Can work under pressure & meet deadline without sacrificing quality of output
- ✓ Possess strong analytical & problem solving skills, with an ability to make thought out decisions
- ✓ Self-motivated, comfortable in taking initiative & working under minimum supervision
- ✓ Well developed verbal and written communication skills.

Educational Qualifications:

2000 – 2002

Masters in Business Administration (MBA)
The International University affiliated to Missouri University

1996 – 1999

Bachelor of Business Studies(BBS) Calicut University

1995

Higher Secondary Education (HSE)
New Indian Model School – Dubai UAE
Secured 3rd rank in All India HSE in Commerce stream

Other Professional Certifications

- Certified Business Administration (American Certification Institute) Dec2018- Jan2019
- Certified in Integrated management System Internal Auditor Training Course (QHSE to conform to the requirements of ISO 9001:2015 & ISO 14001:2015 Standards)
- Certified in Annual AML CTF Awareness Assessment 2019-2020
- Certified in Anti-Bribery Training 2019-2020
- Certified in Anti-Money Laundering and Counter Terrorist Financing (AML/CTF) UAE 2019-2020
- Certified in Fraud Prevention 2019-2020
- Certified in Information Security Awareness course 2019-2020
- Certified in Operational Risk Management Essentials (Global)

- Certified in Trade Based Money Laundering (Global)
- Certified in Sanctions (Global)
- Certified in Fraud Prevention (Global)

IT SKILLS:

- MS Office packages
- C 2000
- ORACLE

Personal Details:

Date of Birth	:	08-07-1977
Place of Birth	:	Dubai
Marital Status	:	Married
Visa Status	:	Company sponsorship (<i>transferrable</i>)
Languages	:	English, Malayalam, Tamil, Hindi, Arabic (<i>basic</i>)
Hobbies	:	Music, Dance, Singing, Painting, Anchoring- active in all cultural activities

References	:	Mr. Raxon D'souza Gargash Enterprises LLC Mob: 055 8247929
	:	Mr. Ajay George Manager - Strategic Office of The Country Head UAE Exchange Centre LLC Mob: 050 6993435