

MERIN VARGHESE, Ernakulam, Kerala

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SUMMARY

Being into retail and investment banking for nearly two years and about one and a half years of experience both in the field of psychology and front desk operations, I'm in a lookout for a challenging and rewarding opportunity in an organization where I can utilize my interpersonal skills and knowledge in achieving goals of the organization and enhancing my professional competence.

RELEVANT SKILLS

BANKING

- Front Desk Operations
- Account Opening and Maintenance
- Teller Transactions
- ATM and Related Operations
- Internet and Mobile Banking
- Credit Operations
- Cheque clearing

PSYCHOLOGY & FRONTDESK OPERATIONS

- Case History Taking
- Psychological Assessments
- Psycho education
- Medical insurance and related documentations
- Creative thinking and willingness to learn
- Team facilitator with Strong leadership, communication, interpersonal and analytical skills

SYSTEM AND APPLICATION SKILLS: Finacle, Tally, Microsoft Office

PROFESSIONAL EXPERIENCE

Santhula Trust Hospital, Kerala

(Nov 2020 - May 2022)

Trainee Psychologist

- Case history taking and giving provisional diagnosis
- Performing Psychological Assessments
- Dealing with discharge summary, medical insurance and related documentations
- Dealing with job intakes; internship requests and approval

Federal Bank Pvt Ltd, Kerala

(Aug 2014 - Aug 2016)

Officer

- Implementing short/long term plans and ensuring the monthly and yearly targets are met with in stipulated time.

- Dealing with account opening and ensure all accounts are kyc complied
- Marketing bank products and ensuring proper customer service.
- Verification of pay in slips and passing of cheques.
- Making bulk payment of salary from corporate accounts.
- Payment of electricity bill, phone bill, fees etc for customers via standing instruction.
- NEFT and RTGS.
- Checking cash balance in ATM and refilling cash and attending ATM related complaints and queries.
- Issuing of ATM cards
- Dealing with queries related to internet banking and mobile banking.
- Opening and closure of investment account for existing Federal Bank customers.
- Verifying Gold Loans by ensuring proper loan documentations and purity of gold.
- Clearing Cheques and Processing Post dated Cheques
- Ensure Inward/outward clearing cheque images are technically verified and authorized.
- Prepare letters to be sent to customers whose cheques have been returned to due to lack of funds.

EDUCATION

- **MA** in Clinical Psychology, 2019-2022, IGNOU University, Cochin, Kerala, 68%
- **PGDBF** (Post Graduate Diploma in Banking and Finance) 2014, FMSB – Federal Manipal School of Banking, Bangalore, Manipal University, 8.7/10
- **DBF** (Diploma in Banking and Finance), 2014, IIBF – Indian Institute of Banking and Finance, 55%
- **B Com** – Bachelor of Commerce, 2013, Sacred Hearts College, Thrissur, Calicut University, 90%

CERTIFICATION

- **CBS** – Certificate in Business Skills, 2011, IGNOU University, Cochin, Kerala, 75%

PROJECT AND INTERNSHIP

- A study on labor migration to Kerala from other states on migrant workers in Tolins Group of Tires, Kalady, Ernakulam, Kerala
- A Study on Latest NPA classification norms prescribed by RBI, Sectors which contribute to the largest slice of NPAs in Federal Bank and Recovery methods adopted by Federal Bank.
- A study on Perceived Stress, Depression and Mental Health among Post Covid-19 patients.

OTHER INFORMATION

I hereby declare that the Medium of Instruction was ENGLISH in all my Undergraduate and Postgraduate Studies. Kindly note that there is a career gap since June 2022 to till date due to marriage and taking care of my son.