



BUSINESS DEVELOPMENT

RAMNISH SINGH

Results-driven banking professional with over 10 years of experience in retail banking operations, customer service, branch management, and compliance. Demonstrated ability to streamline banking processes, enhance customer satisfaction, and lead branch-level performance initiatives. Fluent in multiple languages and well-versed in both front and back-office operations, currently seeking a new opportunity in the UAE to contribute to a dynamic banking or financial institution.

CONTACT

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-  Nakuru Balankets

CORE COMPETENCIES

- Branch Operations Management
- Customer Relationship Management
- Back Office Processing
- KYC & Compliance
- Digital & Mobile Banking
- Reconciliation & Reporting
- Retail & SME Banking
- Cash Handling & Teller Operations
- Cross-Selling & Business Development

TECHNICAL & PERSONAL SKILLS

- Proficient in MS Office & Banking Software
- Strong analytical & problem-solving skills
- Excellent interpersonal and communication abilities
- Ability to thrive under pressure and meet tight deadlines

EXPERIENCE

BRANCH HEAD – PRIME EXPRESS CENTER

Prime Bank Limited – Kenya

Nov 2013 - Present

- Lead daily branch operations, customer acquisition, and relationship management.
- Spearhead cross-selling initiatives to promote banking products and services.
- Handle client escalations and ensure seamless service delivery across platforms.
- Oversee digital banking setups (internet/mobile) and resolve related queries.

Previous Roles at Prime bank

- Verified teller transactions, KYC documents, and account openings.
- Processed RTGS/telegraphic transfers, fixed deposits, and internal transfers.
- Supervised inward/outward clearing and card issuance (prepaid/debit).
- Managed reconciliation of Excise Duty, VAT, Stamp Duty, Withholding Tax.
- Handled safe deposit lockers and back-office support functions.

TELLER / BACK OFFICE OFFICER

Crater Forex Bureau – Kenya

Mar 2012 – Oct 2013

- Provided front-line customer service in currency exchange operations.
- Supported back-office settlements and daily cash balancing.

MANAGER

Amin Auto Spares

Jan 2010 - Feb 2012

- Handle orders, invoicing, and sales of spare parts.
- Coordinate store and workshop tasks across departments.
- Monitor inventory and restock when needed.
- Prepare reports on sales and stock movement.
- Support audits with accurate inventory records.

INTERESTS

- Swimming
- Travel
- Reading
- Socializing
- Fitness and Wellness

LANGUAGES

- English
- Swahili
- Hindi
- Punjabi
- Basic Danish

EDUCATION

2007 – 2009

ROSKILDE HANDELSSKOLE – COPENHAGEN, DENMARK

AP Degree in Finance & Marketing Management

2002 – 2006

GREENSTEDS INTERNATIONAL SCHOOL – NAKURU, KENYA

A-Level (Grade C) | O-Level (Grade B)

1995 – 2003

KERICHO PRIMARY SCHOOL

Kenya Certificate of Primary Education (KCPE) – Grade B