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|  *SAMIYA* *Finance Professional* |

 | **CAREER OBJECTIVE** An experienced and well maintained professional having ample amount of knowledge in banking sector and seeking an opportunity in the organization to use my skills and be able to contribute to the firm for which I am working. I will put my best effort to learn the company’s policies and make better decisions in the favor of the company. |
| *Samiya.374256@2freemail.com* |

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| **CORE COMPETENCIES** |
| * Tactical Decision Making
 | * Resource Management
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| * Client Satisfaction
 | * Business Administration
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| * Operational Analysis
 | * Process Improvement
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| * Customer Service
 | * Business Development
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| **FINANCIAL SKILLS** |
| * Regulatory Compliance
 | * Risk Management
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| * Loans and Credits
 | * Banking Expertise
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| * Portfolio Management
 | * Investments & Insurance
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| **SUMMARY***Accomplished banker with enriched**seven plus years of experience in the field of banking.**Providing solutions to the customer’s problems.**Possesses great skill in the areas of retail branch banking.**Adept at working to efficiently achieve organizational goals.**Proven ability to thrive in high pressure environments.**Providing banking solutions to the rising needs of the customers.* |

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| **TECHNICAL SKILLS** |
| * MS Office
 | * MS Access
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| * Tally
 | * Adobe Photoshop
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| * Adobe PageMaker
 | * Corel Draw
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| ***Work History****:* ***March 2016 to October 2017******BRANCH MANAGER HDFC BANK LTD*** | PROFESSIONAL EXPERIENCE* Foster Solid relationship with customers and develop a positive working rapport.
* Fuel new business development by effectively cross- selling all bank products.
* Manage all cash handling tools and investment products that help aid clients in achieving their respective goals
* Achieve annual branch sales target
* Manage the entire operations and functioning of the branch
* Consistently achieving exceptional audits by distributing checklists and holding individual accountable for assigned operational duties
* Coached proper sales techniques, service expectations, and

 compliance guidelines* Implemented operational methods to increase branch productivity
* Responsible for the opening and securing of all bank doors and cash vault during daily operations
* Conducting morning scrum meeting to allocate sales target and also allot operational work to staff for the day
* Prepare monthly reports and fortnightly reports which include branch expense, suspicious transaction report, death claims, branch

 Level customer meeting, forged note detected etc.* To monitor the cash transaction and branch journal report daily
* To improve the presence and reputation of the branch and company
* To have sufficient knowledge of modern management techniques bank products and best practices
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| ***Work History***: ***2014 to 2016*** ***TELLER AUTHORISER HDFC BANK LTD*** | PROFESSIONAL EXPERIENCE* Supervising the tellers transaction
* Manage audit and compliance related matters
* GL movements monitoring
* Large transaction report monitoring
* Ensure the customer service satisfaction
* Cross Selling the bank products to the customer as per their Requirements
* Handling RTGS and Transfers, Outstation cheque collection
* Demand Draft/ Pay orders. Salary uploading, inward / outward remittances
* Handling forex transactions, cash and non-cash transaction
* processed withdrawals upon balance and signature verification
* Notified manager of counterfeit currency in coordination with bank security personnel
* Contribute to sales activity
* Handling locker issuance, locker surrender and also locker operation
* Ensure adherence to KYC and AML guidelines
* Measuring and controlling FTNR ( first time not right ) cases
* Responsible for smooth and error free processing of forms within prescribed TAT (turnaround time) of account opening forms
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| ***Work History***: ***2012 to 2014*** ***TELLER*** ***HDFC BANK LTD******Work History****:* ***2010 to 2012*** ***JUNNIOR OFFICER*** ***ICICI BANK LTD*** | PROFESSIONAL EXPERIENCE* High written and oral communication skills
* Provided customer assistance with balance detail and other Inquiries
* Process standard teller transactions for customers including servicing client accounts, accepting loan payments, managing safe deposit box payments, cashing checks, balancing cash drawers, correcting discrepancies
* Referred customers to appropriate financial services and products as required cash checks and processed deposits upon balance and signature verification
* Back up welcome desk officer
* Custodian of Vault keys and FRFC safe
* Custodian for cheque books and debit card
* Carry out ATM cash verification once in a fortnight
* Booking and redeeming fixed deposits of the client
* Assumed a leadership role in the absence of the supervisor and maintained that the bank floor operated normally

PROFESSIONAL EXPERIENCE* Assisted branch with acquiring new customers by canvasing local business
* Expanded customer relationships by maintaining a regular follow up process and building rapport with each customer
* Worked closely with management to strategize sales techniques to increase branch production and customer service
* Maximized on sales behaviors to increase individual consumer, business and lending goals
* Filling of forms and monitoring the account opening process consistently recognized as top performer in the cluster
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| ***EDUCATION******Bachelor of Commerce****Institute: Rosary College of Commerce and Arts**Board: Goa* *Year: 2010**Class obtained: first class****Higher Secondary****Institute: Rosary Higher Secondary School**Board: Goa* *Year: 2007**Class obtained: second class****S.S.C****Institute: Our Lady of Heath High School**Board: Goa* *Year: 2005**Class obtained: second class* | **KEY STRENGTHS*** **Leadership qualities, effective communication skill creative thinker, good organizational skills**
* **Good convincing skills and patience**
* **Like travelling, meeting new people, always open for suggestions**
* **Team work**
* **Flexibility and adaptability**
* **Quick learner**
* **Extreme Pressure Handling**
* **Accurate Decision maker**
* **Good observer & Analyst**

**ADDITIONAL CERTIFICATION** * IRDA (Insurance Regulatory and development Authority)
* NISM ( National Institute of Securities Markets)

**LANGUAGES*** **English – Proficiently Read & Write**
* **Hindi – Mother Tongue**
* **Urdu- Read**
* **Konkani- Native**
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| ***PERSONAL DETIALS****D****.****O.B: 20th June 1990**AGE: 27**SEX: FEMALE**NATIONALITY:INDIAN**MARITAL STATUS :MARRIED**QUALIFICATION:B COM****PASSPORT DETAILS:****DOI: 27-07-2017**DOE: 26-07-2027* | **PROFESSIONAL SKILLS** **Management*** Ability to write routine correspondence and communicate effectively and tactfully with employees and customers
* Producing and analysing financial detailed financial information to initiate successful business strategy plans for the future
* Strong banking related supervisory, sales, organizational, communication, conflict management and computer skills
* Open to constructive feedback and always listening carefully to what employees have to say about the company

**Personal** * Open minded and have the ability to see the big picture and flexible
* Adhering to all times to the strictest interpretation of all the relevant codes of practices and professional conduct
* Superb communication skill and able to develop good working relationship with colleagues and other management

**ACHIEVEMENTS*** Won a trophy for best teller authorizer for financial year 2017-2015 in a first rank category in the entire cluster
* Won a trophy for best teller for the financial year 2013-2014 in first rank category in the entire cluster
* Received a certificate and was felicitated by group head for achieving life insurance target in 2014
* Was felicitated for achieving forex target in 2014
* Was also nominated in the wall of fame for achieving 120 %life insurance branch target for the financial year 2016-2017
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**References:** Will be provided upon Requirement

**DECLARATION**

I hereby declare that the details mentioned above are true and correct to the best of my knowledge and belief. I consider myself to be a result oriented with having a high integrity drive and ability to plan and organize any work assigned to me in any specific schedule.

**DATE:**

**PLACE: Margao**

**(SAMIYA)**