**Curriculum Vitae**

**Personal Information**

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**Name:** Denkar

**Nationality:** Bhutanese

**Email:** [denkar.381190@2freemail.com](mailto:denkar.381190@2freemail.com)

**Present Address**: Dubai, UAE

**Professional summary**

Highly organized banking associate with impeccable judgment and an innate ability to solve financial and accounting problems. Banker who thrives in dynamic and fast-paced environment and who always thinks innovatively when dealing with risks or opportunities. Her attention to detail is outstanding and capable of extra miles. On a personal level she is a friendly, approachable and self motivated individual who can work well both within a team and individually. Right now she would like to join a company that is committed to hiring a diverse workforce and sustaining an inclusive culture.

**Personal attributes**

* Expert in cash handling and strong banking concepts
* Excellent written and verbal communication skills (band score 8 in IELTS).
* Impeccable personal integrity.
* Strong analytical and motivational skills
* Excellent time management skills
* Cooperative and professional attitude.

**Work Experience**

1. Banking associate in Bank of Bhutan.

* Handling customer financial transaction.
* Assist and support bank administration in its operational issues.
* Gather and analyze financial and related data of customers.
* Assist customers in handling their deposits and check payments.
* Assist banking personnel in preparing and checking bank documents and statements.
* Mediate between banking personnel and customers.
* Verify and inspect loan documents and customer credentials.
* Prepare and develop individualized loan packages to customers.
* Promote and cross-sell banking products and services to customers.
* Ensure compliance of security and banking policies and guidelines in banking assistant functions
* Collect payment, provide balances and account information and resolve customer issues.
* Being the customer service face of the bank.

1. Internship with Royal Audit Authority of Bhutan

* Evaluating and understanding internal control system
* Verify documents and reports make sure the complied information is accurate and reliable.
* Verify the account receivables and other receipts
* Ensure a proper evaluation and physical investigation of the properties and other inventories

1. Research assistant for UNICEF, Bhutan

* Conduct literature reviews
* Collect and analyze data
* Prepare interview questions
* Conducting interview
* Maintain accurate records of interviews, safeguarding the confidentiality of subjects.
* Provide ready access to all experimental data for the research coordinator
* Attend project meetings, seminars as necessary.

1. Cashier and admin for M.H Alshaya Co. LLC currently since 2016

* Answering and directing phone calls
* Develop and maintain office documents
* Submit and reconcile expense report
* Providing customer services excelling in hospitality.
* Handling customer financial transaction.

**Language Skills:**

● English, Dzongkha, Hindi, Urdu, and Nepali

**I hereby certify that whatever written above is true of knowledge.**