

**JOYAL**

Email: [joyal-394645@2freemail.com](mailto:joyal-394645@2freemail.com)

**CAREER** To work in a challenging atmosphere by exhibiting my skills with utmost

**OBJECTIVE** sincerity and dedicated smart work for the growth of your esteemed organization along with mine.

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| **EXPERIENCE** | **Bank in India** *10th July 2017 – 30th August 2019*  Deputy Manager   * Handling privilege customers of bank and provide priority service to them in all banking activities. * Monitoring Anti-Money Laundering and fraud transactions and following up with them. * Generating daily reports of Bank transactions and verification. * Processing and authorisation of Bank transactions * Verification of KYC documentation of customers and processing * Maintaining a close relationship with all customers, understanding their needs and providing customised solutions. * Working closely with sales team and understanding about the business opportunities with current and prospective customers. * Preparing and submitting financial plan in regard to investments to customers. |
| **EDUCATION** | **Visweswaraiah Technological University**  Master’s in Business Administration with 7.80 CGPA June 2017  **Mangalore university**  Bachelor of Commerce with 62% April 2015  **Mangalore University**  Pre-University Examination with 72.24% March 2011  **Karnataka Secondary Education Examination Board**  SSLC with 74% March 2009 |

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| **TECHNICAL SKILLS** | * Advanced excel * Microsoft office applications. * SIEBEL * Tally-ERP * Have Experience in Finacle operating system. |

# PROJECT

**Internship Project** *2 Months*

Project on the Title ‘Customer experience analysis on the digitalization in banking’ is where I have worked as an intern at Kotak Mahindra Bank Ltd and worked closely with the Bank employees to interact and understand the customer experience on digital Banking system.

**Industrial project** *15 Days*

To know the working process of an industry and the strategies they adopt in competitive markets. (2016).

**Management Project** *1 Month*

Management in action, it’s an on-going project where students apply their management theories to live scenarios and work as a consultant to the firm. (2016)

**Marketing Project** *15 Days*

Product launch project in marketing (Dream Catcher, 2015), which is based on our thinking ability to create an innovative product which can help people in future for their daily life.

**Finance Project** *1 Week*

Building new business plan by using financial sources. (2015) In this I worked as financial analyst of an given small company and assisting them in calculating P&L, Balance sheet of the company and sharing our ideas for the development of the company.

# CERTIFICATIONS

* IRDA Certification from Insurance Institute of India (2018)
* AMFI Certification from CAMS India (2018)
* Alison certification ( 2016)
* Advanced Excel Certifications from Manipal Institute of Computer Education(2013)
* ERP Certification from Manipal Institute of Computer Education (2012)
* NCC A,B&C Certifications (2010)

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| **ACHIEVEMENTS & AWARDS** | * Best Customer service impact award from Kotak Mahindra Bank(July 2019) * Top performer of the month award by Kotak Mahindra Bank(Feb-2019) * Eureka award from Kotak Mahindra Bank Ltd for Excellent service to Customers (Feb 2018) * Awarded for best rising performer of the year award in South zone by Kotak Mahindra Bank Ltd (March 2018) * Best employee of the Quarter award by Kotak Mahindra Bank Ltd (Bangalore zone) (Jan-Mar, 2018) * Top performer of the quarter award by Kotak Mahindra Bank(Dec-2017) * Best Manager award in Management fest program at Sahyadri Business Management College, Mangalore (Dec 2016) * Best NCC cadet award, in State level (2010) |
| **PERSONAL STRENGTHS** | Good Interpersonal, Highly motivated and enthusiastic and capable of working on own initiative. Good team worker and work professionally along with my teammates. |

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| **PERSONAL** |  | |
| **PROFILE** | Date of Birth | : 30/08/1993 |
|  | Marital Status | : Single |
|  | Nationality  Languages Known | : Indian  : English, Hindi, Kannada, and Konkani |
|  | Hobbies | : Reading Books, Listening to Music, Photography and |

Playing Cricket

Visa Status : Visit Visa (valid till 12th December 2019)

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