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**RAJU**

**Email:** raju.383737@2freemail.com

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**Professional summary**

Motivated banking professional possessing a strong commitment to quality customer service coupled with superb communication skills. Builds customer loyalty by effectively resolving problems and quickly processing transactions.

**Key Skills and Competencies**

* Goal oriented
* Excellent communication skills to build relations with customers face to face.
* Ability to organize and priorities a busy diary.
* Excellent organizational skills that allow me to multitask effectively.
* Able to communicate concepts and strategies clearly to colleagues.
* Good public relation.
* Have a keen desire to learn and grow further.
* Ability to work under pressure.
* Discipline
* Outstanding knowledge of banking and financial terminology.
* Proficient in the use of financial software (Finacle).
* Ability to professionally address customer issues.
* Strong ability to maintain accurate records.
* Ability to work flexible shifts.

**Work Experience:**

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| --- | --- | --- | --- |
| POSITION | INSTITUTION | DURATION | Department |
| Assistant | Bank of Kathmandu Ltd. | 15**th** April 2014 to 17 July 2018 | Operation/Customer service department |
| Trainee Assistant | Citizens Bank International Ltd. | 16**th** July 2013 to 7**th** April 2014 | New Products and transaction banking department |
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**Current Job Profile (As Head Teller)**

* Supervises a teller line that processes a variety of financial transactions including check cashing, withdrawals, deposits, and loan payments.
* Reconciliation of office account.
* Preparation of Suspense debtor and petty cash book and sent for settlement to HO.
* Maintained proper cash limits, cashed checks, accepted deposits, processed withdrawals.
* Responsible for vault and the auditing, reporting and balancing of cash draw.
* Manages the branch currency levels, tracks currency shipments and deliveries.
* Manages the schedule and ensures there are tellers to provide sufficient service levels during busy periods. Supervises each teller’s daily reconciliation.
* System payment of domestic as well as international remittance.
* Issued Manager’s Cheque, draft, SWIFT transfer.
* Prepare salary sheet and post on respective account.
* Filing of office documents.
* Prepare Correspondence, reports and send to Head Office as required.
* Identified sales referral opportunities and participated in product sales campaigns.
* Assists tellers with more complex tasks, approves exception transactions, backs up tellers and performs teller duties as needed.
* Ensures that tellers are trained and comply with all regulatory and security polices & procedures.
* ATM cash refill and preparation of refill report.
* Management of office stationary.
* Consistently provided excellent customer service by building relationships and enthusiastically assisting customers.

**Job Profile (As Customer Service officer)**

* Work with and advise customers in opening accounts and performing transactions.
* Meet with new bank customers to explain all the services and features the bank has to offer.
* Place phone calls to current bank customers regarding account changes or suggested options.
* System entry of all account on core banking system.
* Encouraged customers to sign up for bank credit/debit card for ease of use.
* Assisted customers in opening checking or savings account.
* Handling all enquiries from customers.
* Working effectively as part of a hardworking and customer driven team.
* Issues cheque book, distribution of ATM card and Internet banking to customers.
* Recording and system entry of cheque received from other banks.
* Handling of ECC.
* Handling DP account and ASBA application.
* Marketing of bank’s products and services.

**Job Profile ( As Teller)**

* Process deposits, withdrawals and other banking transactions for a high volume of customers
* Identify transaction mistakes when debits and credits do not balance.
* Resolve problems or discrepancies concerning customers' accounts.
* Explain, promote, or cross sell bank products or services such as ATM cards, Smart banking, Internet banking, insurance etc.
* Monitor bank vaults to ensure cash balances are correct
* Handling currency, transactions, and confidential information in a responsible manner.
* Tracking, recording, reporting, and storing information related to transactions, bank supplies, and customers, ensuring all information is accurate and complete.

**Job Profile (As Trainee Assistant)**

* Handling Branchless banking  service
* Transaction monitoring ,account managing of agents
* New product development
* Research

**Professional Training:**

* Relationship: Them work.
* Signature verification and note authentication.
* Anti Money laundering (AML) and KYC.
* Workshop on customer handling and personality development.
* Two months worked as intern in Siddhartha Bank Limited in Customer service, credit administration and trade finance department

**Other Training:**

* Basic in Computer application(Word, Excel and PowerPoint)
* Computer hardware and networking(Net Engineering)

**Academic Qualification:**

* Master in Business Studies (M.B.S) from Damak Multiple Campus,Damak, Jhapa in 2017 A.D. with 58.70% specialized in Finance.
* Bachelor in Business Administration (BBA) from KIST College of Management, Kamalpokhari, Kathmandu in 2012 A.D.with CGPA 3.64 and grade: A (First Division with distinction) specialized in finance.
* +2(Humanities), Madan Bhandari Memorial College (HSEB), Ratopool, Kathmandu in 2008 A.D. with 1st division specialized in Mathematics.
* Schooling, Shree Dedi Thumka Higher Secondary School, Mahadevsthan-4, Kavre in 2006A.D. with 1st division.

**Personal Details**

Date of Birth : 9th May 1990 A.D.

Sex : Male

Religion : Hindu

Marital Status : Married

Nationality : Nepali

Height : 5’9”

Weight : 72 Kgs.

Language Known : Nepali, English & Hindi