JOSEPH

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**PROFESSIONAL SUMMARY**

Senior Associate with a demonstrated history of working in the Banking Industry, Skilled in Bank Reconciliation and Account Reconciliation. Seeking a new position where a strong work ethic and detail oriented approach will be appreciated.

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| --- | --- | --- | --- |
| **SKILLS** | |  |  |
|  | Accounting & Financial |  | Branch Operations |
|  | Management |  | Relationship building |
|  | Marketing Management |  | Documentation |

* Customer Management
* Bank Reconciliation
* Oral and written communication
* Timeline management



**WORK HISTORY**

**Nov 2017-Current**

**Senior Associate**

**Operation and Sales**

**City Union Bank-Coimbatore,TL,India**

* Handling Customer queries and give them right guidelines and information regarding different products of the bank.
* Responsible for timely processing of bank transactions like Account opening, fund Transfer, Cheques etc.
* Monitoring of accounts assigned to me to identify any suspicious activity and informing Vigilance Department.
* Verification and Monitoring of international fund transfers.
* Dealing with activities on Deposit Counter and Cash withdrawal counter.
* Proficiency in Customer wealth analysis for loan processing.
* Involved in providing financial assistance to mostly agro-related self-employed individuals, small and medium scale industries and Entrepreneurs.
* Played a major role in Marketing of Bank’s special Schemes among Farmers and other small borrowers.
* Taking care of the Documentation and Backend operations such as tallying, Maintaining transactions data and records.
* Verify that loans are being used for the stated purposes and provide reports on the same.
* Lead Generation for current and savings account to new customers and increase of balance with existing customers.



**EDUCATION**

2017

**MBA**: Finance & Marketing

Kristu Jayanti College | Bengaluru, KA,India

2015

**Bcom**: Finance & Computer Applications

Don Bosco College | Kannur, KL,India

2012

**PLUS TWO(commerce)**

NSS HSS Alakode |Kannur,KL,India



**ACCOMPLISHMENTS**

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* Received Award from MD of the company for Quarterly Target achievements.
* Conducted Workshop on “Financial Inclusion “ in Coimbatore , Tamil Nadu
* Certification in Six Sigma, Tally and Tax Partition.

