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PASSPORT NUMBER: **P 1503931**



Career Objective

- To secure a challenging position in a reputable organization to expand my learning, knowledge, and skills.
- Secure a responsible career opportunity to fully utilize my training and skills, while making a significant contribution to the success of the company.

SKILL SET:

Currently associated with **Indian Society for Spices (ISS)** as a **Secretarial Assistant** from October 7th 2019 to till date

- ❖ The **Indian Society for Spices (ISS)** was founded in 1991 for the advancement of research and development in spices, aromatic and related crops.
 - ❖ Organizes symposia, conferences and seminars in collaboration with other organizations on aspects relevant to spices and aromatic crops.
 - ❖ Publishing an International Journal twice in every year, which shall be called Journal of Spices and Aromatic Crops (JOSAC), as a vehicle for speedy publication of research results which is NAAS rated 5.11.
 - ❖ Encourage interaction among scientists of different organizations in India.
 - ❖ Scheduling management meetings, creating agendas and attending meetings to record minutes etc.
 - ❖ Preparing and maintaining the full Receipts and payments taking place in ISS.
 - ❖ Taking care of all the financial and non financial transactions taking place in ISS
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- Previously associated with **Kotak Mahindra Bank** as a Deputy Manager in Retail Banking Operations with Grade M2 from September 2016 to 2019 September.
 - Experienced Bank **Teller and Teller Authorizer** in Kotak Mahindra Bank known for delivering friendly service and personalized attention to all customers.
 - Handle financial transactions at high-volume of the bank branch in Calicut district. Manage deposits, withdrawals, transfers and check cashing; verify customer identification, signature and balance information; process loan payments, ATM Cash loading, Issuing Travel cards, Generating revenue to the bank etc.

Synopsis

- ✓ Banking professional with more than 8 years of experience in Banking Operations and Sales during the period of 2011 to 2019.
- ✓ **5 years and 5 months experience in ADFC PVT LTD in Wholesale Banking Operations as “Junior Processing Officer” in [HDFC BANK Ltd](#) mainly in managing Clearing, Cash Management Service, CTS outward clearing process & Customer Service Desk activities during the period of April 2011 to August 2016.**

Duties and Responsibilities handled till the date in my career:-

- ✓ Responsible for cash and customer transactions.
- ✓ Resolution of customer queries and complaints.
- ✓ Excellent capability of managing the entire operations of the bank.
- ✓ Managing vault limit & vault custodian.
- ✓ Supervising all Non cash transactions like DD/MC, fund transfer, NEFT, RTGS etc.
- ✓ Reconcile all suspense accounts and maintain the registers.
- ✓ Review Branch reports like end of the day (EOD) cash position report, instrument issued etc.
- ✓ Monitoring of dummy accounts, Suspense accounts, deferred accounts, Accounts payable/receivable, Reconciliation and maintenance of suspense
- ✓ Expert in developing and, team members maintaining proper relationships with the customers; sorted out operational and procedural issues with management & customers.
- ✓ Locker issuance, operation, reconciliation & surrender
- ✓ Handling NEFT, RTGS, FUND TRANSFER, out station cheque collection, Demand Draft/Pay Orders.
- ✓ Handling CTS cheques outward & inward clearing process.
- ✓ Preparing & maintaining CTS outward return instruments and return register
- ✓ Process all cash and non cash transactions taking place in the bank
- ✓ Maintain accurate details of each transaction.
- ✓ Tally the full cash amount at the end of the day.
- ✓ Contribute to achieving branch sales goals by recommending products and services that meet customer needs.
- ✓ Solid knowledge of banking regulations and compliance matters; adhere to security and compliance procedures for protection of cash and other assets.
- ✓ Achieved an excellent drawer balancing record of zero shortages or overages throughout tenure.
- ✓ Educated customers on online service offerings and mobile apps. Helped account holders access technology to enhance banking convenience via multiple self-service channels.
- ✓ Recognized for drawer-count accuracy, customer service excellence and outstanding work ethic throughout the career.
- ✓ Built rapport with customers, displaying friendly, attentive service in all interactions.
- ✓ Bring in new customers and open new accounts by advertising new services and boosting business referrals such as mortgages, Insurance, Loans, and Lending etc.
- ✓ Giving the most ideal advice to clients depending on their short or long financial goal.
- ✓ Offering the best possible asset management advice.
- ✓ Generating revenue to the bank.

- ✓ Sustain good relationships with the clients
- ✓ Issuing Travel cards to the abroad travel customers
- ✓ Cross selling of Mutual funds of different AMC.
- ✓ ATM currency loading and servicing.

CSD Operation & Query desk

- ✓ Customer service , Client management & BTI OPS – Activities
- ✓ Prepare various Month End Statements & MIS for CSD operations

Software Exposure:-

1. Operating systems

: Windows 7. Windows 8 and 10

: Microsoft Excel, Word, Power Point, Photo shop. C++

2. Banking Softwares

: Finacle, Flexcube, Cash-In, UBS, UBS HOST, RMS, Photoshop etc.

Academic Details

Course	University	Year
S.S.L.C	Board of Public Examination	1998
PRE DEGREE	Higher Secondary Board, Kerala	2000
B A ECONOMICS	Calicut University	2004
DIPLOMA IN COMPUTER APPLICATIONS	Relent Cyber college	2004

Personal Details

Date of Birth : 31-May-1982
 Father's Name : Ramachandran P
 Mother's Name : Santha K
 Nationality : Indian
 Marital Status : Married
 Languages Known : English, Malayalam, Hindi & Tamil
 Hobbies : Playing Football & cricket, Listening Music etc.

Reference:

Dr. Biju C N
 Principal Scientist
 IISR – Kozhikode
 Ph: 9446085229

I hereby declare that the details furnished above are true to the best of my knowledge.

Rajaneesh Chandra P