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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| V C N Murthy Posina (No sponsorship required) | |  |  | | --- | --- | | Cardiff |  | | +44 7459140022 |  | | vcnmurthy456@gmail.com |  | | https://www.linkedin.com/in/vcnmurthyposina/ |  | |  |  | |

Analytical, results-oriented professional with 9+ years of experience in providing financial banking services to a wide range of customers, outlining potential risks and delivering market intelligence in line with the current trends in financial products, Proven expertise in the finance and retail banking industry with an in-depth understanding of practices, retail banking products, risk mitigation, audit and audit compliance regulations.

* **Certified Associate of Indian Institute of Bankers (CAIIB) Certified**
* **Junior Associate of the Indian Institute of the Bankers ( JAIIB) Certified**
* **Customer Services & Banking Codes and Standards Certified**

# Skills

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| --- | --- |
| * Core Banking Operations * Financial Products * Internet Banking * Branch Banking * CRM * Mortgage Lending | * Retail banking products * Teamwork * Audit Compliance * Credit * ECS * Large Data Management |

# Experience

### 01/06/2021 TO TILL Date

## Senior Associate / State Bank of India, India

Branch Banking including cash and transfer transactions, Advising customers on financial products that matches their portfolio, Deposits and Advances particularly Retail Credit, Data maintenance using Microsoft office, Support to supervisory roles, well aquatinted with core banking, movement and migration of physical files and maintenance of data related to the customer loans and accounts, disposal of files after closing the loans, receiving and safe guarding the original documents submitted by customers, handing over the original documents safely after closure of loans, creating lien marking and follow-ups with the customers for loan recovery through mails and calls as well, support related to ECS settlements.

### 01/04/2015 TO 31/05/2021

## Associate / State Bank of India, India

Branch banking including cash and transfer transactions, Advising customers on financial products that matches their portfolio, Deposits and Advances, Cross selling, sending mails to customers, Advertising and promotion of products, data entry and maintaining data related to ECS, ECS (processing , settlements, returns and disposals), interest rate change conversions upon customers request, answering queries related to ECS through mails and walk-ins, arranging the required files for branch audit purpose.

### 01/06/2014 TO 31/03/2015

## Customer Assistant / State Bank of India, India

Branch banking including cash and transfer transactions, Digital products, Accounts opening, Customer support and sales, Loan accounts opening, organising meetings with customers, agricultural loans and self-help groups, gold loans issuing and recovery, assistance to accountant, online voucher verification.

### 17/12/2012 TO 31/05/2014

## Cashier / State Bank of India, India

Branch Banking including cash and transfer transactions, Procuring deposits, handling government business, cash remittances, Promoting newly launched products along with existing products, personal assistance to assigned customers.

# Education

### April 2010

## Master of Business Administration (MBA) / Andhra University, India

April 2008

## Bachelor of Science (Bsc) / Andhra University, India

# Achievements

# Certified CAIIB and JAIIB

# Received Pearl Award on 11.01.2022 as part of SBI GEMS recognition program

# Received Pearl on 24.03.2021 as part of SBI GEMS recognition program

# Received Pearl on 19.02.2020 as part of SBI GEMS recognition program

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# Personal Details

Full Name : Veera Chakra Narasimha Murthy Posina

Date of Birth : 27th Feb 1987

Current Location : Cardiff, Wales, UK

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