**Sandhya Kathpal(Bank Officer)**

**PERSONAL DETAILS**

**Full Address:**  M-15-A, Malviya Nagar, New Delhi-110017, India

**Contact:** +919810169078

**Nationality:** Australian and Indian citizen(dual citizenship)

**Email:**  sandhyakathpal1@gmail.com

**Languages:** Fluent English and Hindi

**EDUCATION**

* 2012 Pursuing Certified Professional Accounting(CPA) Australia
* 2007 Master of Professional Accounting from Edith Cowan University, Western Australia
* 2007 FSRA Tier 1 and Tier 2 RG146 Accreditation from Kaplan Professional
* 2001 Bachelor of Commerce(Hons.) from Delhi University, India

**PROFESSIONAL EXPERIENCE**

**Aug 2007- Aug 2014 Bank of Western Australia, Perth**

**Sales Consultant (Personal and Business Lending)**

* Identify compliance risks and manage them by providing training, advice, testing and monitoring
* Responsible for the development, implementation, review and revision of compliance risk management programs, procedures and systems for the branch
* Handling Compliance Scheduling activity and reporting to internal audit team of Bank West of weekly basis
* Make sure that systems and Anti Money Laundering(AML) processes meet the requirements of regulatory
* Prepare and Evaluate regular suspicious activity reports as per KYC norms
* Review Manager's Suspense & Dummy account, General Ledgers and reconcile them on daily basis
* Review vault administration on daily basis
* Monitoring compliance for Branch Merchandising & co-ordination with Marketing at product level
* Handle the task of updating daily reports to the Senior Manager
* Assisted team members in structuring loan scenarios for complex and difficult mortgages
* Supervised and trained new employees
* Lead and motivate staff to meet branch targets
* Deal courteously with customer's complaints with tact and confidentiality
* Responsible for driving revenue through direct sales of personal accounts, Unsecured/Secured loans and lines of credit
* Responsible for meeting and exceeding sales targets
* Responsible for processing RTGS and processing Express commercial deposits and fast deposits for walking customers on timely basis
* Identified and acknowledged key customers and actively sought leads and referrals from the current customer base
* Fully understood bank products, services and procedures and was able to explain these to customers where appropriate

**Sales Lending Officer**

* Consistently provided great customer service, building strong relationships with each customer and working diligently to meet their needs
* Originate mortgages for home purchases, refinance and new construction loans
* Processed Mortgage Applications for Personal and Business Customers, and coordinated closings with real estate attorneys to ensure proper preparation and on time delivery of documents to meet customer satisfaction
* Administer corporate, commercial and personal loan accounts
* good and clear understanding of Service Level Agreements(SLA'S) to advise customers about the exact time period from the date of Application to the date of disbursement of their loans

**Teller**

* Highly skilled in cashing checks, accepting deposits and loan payments, and processing withdrawals
* Functional knowledge of performing specialized tasks such as personal money
* Able to record all transactions in a prompt and efficient manner
* Hands on experience in providing exceptional customer service and solving clients accounts issues
* In depth knowledge of examining instruments for endorsements and verification purposes
* Proficient in using computers and other office equipment
* Handle deposits, withdrawals, money orders, cashier and travellers checks and credit card advances
* Balance cash drawers
* Cross-sell bank products and services
* Transfer funds and accept loan payments
* Examine checks for endorsements
* Perform data entry services regarding clients accounts and transaction
* Managed transfers between accounts and automatic distribution form

**Dec 2003- Jan 2005 HDFC Bank Ltd, New Delhi(India)**

**Depository Officer- Depository Services**

* Processing of Demat Request Forms, share processing, creation and closure of pledge instructions and validation of reports on daily basis
* Financial Planning support to customers
* Imparting training to new recruits in both operational and business development areas
* Cross selling of third party products such as Mutual Fund, Insurance and Fund Management products
* Primary support functions for the relationship managers by handling customer complaints, providing alternative solutions and regular follow-up to ensure complete query resolving
* Assisting Relationship Manager in building NRI client relationships of the branch by provinding them start to finish service for all the banking and investment needs. It also involves having clear communication channels with these customers and assuring customer satisfaction

**Computer proficiency:**

* Operating System: Windows9X, Windows2010, Windows ME, Windows XP and Windows Vista; Oracle and Java based systems
* Applications: MS Word, MS Excel, MS Power Point, MS Access
* Accounting Package: MYOB Australia

**Certifications:**

* Certificate of Accreditation- Building, Contents & Landlords Insurance from Vero Insurance Ltd, Australia
* Certificate of Accreditation- Travel and Motor Vehicle Insurance from Vero Insurance Ltd, Australia
* Certificate of Accreditation- Credit Protection and compliance from St Andrews Insurance(Australia) Pty Ltd

**Projects Undertaken**

* "A Comparative Financial and Market Analysis of **'The West Australian'**, a leading newspaper firm in Western Australia"
* "A Comparative Cost Analysis of **"The Coca-Cola Company",** a global leader in beverage industry by using Activity Based Costing and Capital Budgeting methods"
* Economic survey of **'The Oberoi Hotel, India'**: The project involved utilizing the modified "5 forces of competition" model to conduct an economic environment analysis and to devise a competitive strategy for the hotel

**Referees**

On request.