**Nikita M Parmar**

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**Middle Management: Banking/Financial Services**

Banker with over 6 years of experience in managing cash transactions and general banking operations with a nationalized bank in India. financial services domain to leverage acquired skills and knowledge in accomplishing organizational growth objectives

**Executive Summary**

* Proven ability in managing day to day administrative aspects encompassing branch business, operations & compliance effective customer relationship management.
* Proficient in clearing, cash management in compliance to risk management and audit guidelines, generating sale of customized banking products based on customer requirements for fulfilling branch business targets.
* Well versed with the RBI and SEBI guidelines and guide team members in implementing the same in day to day business transactions.
* Adept at implementing various service improvement plans/ budgetary controls for enhancing existing business processes.
* Adroit in leading and motivating large cross-functional and multi-cultural teams to maximize productivity, ensuring solutions meet business requirements.

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| **Core Competencies**  **Banking Operations**  **Business Development**  **Custmer Relationship Management**  **Cheque Clearing**  **Management Reporting**  **RBI/SEBI Guidelines**  **Team Leadership**  **Education**   * **MBA – Finance,** Indus Institute of Technology & Engineering 2011 * **BE – Electronics & Communication,** Dharmsinh Desai University, 2009 | **Professional Experience**  **Indian Overseas Bank Month Year – Present**  **Cashier**  **Responsibilities:**   * Involved in the receipt and payment of cash to the customers and updating respective account balances through various entries. * Maintain updated details of cash transacted to tally day-end figures with the actual cash disbursed/received. * Function as the head cashier involved in maintaining cash details and distributing cash to the teller counters. * Assist customers in opening/closing accounts, acquiring various forms of deposits etc. * Focus on generating additional business for the organization by acquainting customers with various facilities and schemes of the bank. * Cater to cheque clearing department and update customer details with valid KYC documents. * Participate in meetings with the branch manager based on business and operational requirements.   **Personal Details**   * **Date of Birth:** 01 Dec 1986 * **Nationality:** Indian * **Languages Known:** English, Hindi and Gujarati |