**Shikha Bansal**

**C-522, Blue Lotus Park**

**Varanasi Main Road**

**Jinkethimanhalli, Ramamurthy Nagar**

**Bengaluru-560036**

**ultimate\_reach@yahoo.co.in**

**Professional Summary**

Dedicated bank loan officer with a solid 9 years of experience in a variety of bank branches and credit unions. Extensive knowledge of the latest banking regulations, rules and laws of India. Committed to providing customers with top-notch service that exemplifies the bank’s company culture, mission statement, and desire to keep customers banking with us for as long as possible. Remain up to date on the bank’s latest products, such as loans and certificates of deposits, so they can be offered to customers as supplementary services for maximum efficiency and to help them meet their financial goals.

**Skills**

* Superior customer-service and interpersonal skills, which allow me to take proper care of customers and answer all their questions to help them get the most out of the bank’s services.
* Advanced math skills for handling large amounts of cash without making mistakes with deposits, withdrawals, and various other business transactions.
* As a loan officer, initiative is necessary to find new clients, gauge their needs, and act as a solid salesperson.
* Highly detail-oriented to ensure all transactions and records are maintained accurately.

**Work Experience**

**Manager banking **

**July 2011-Present**

**Oriental Bank of Commerce, Public Sector bank**

* Reach out to individual customers and companies to see if they have need of a loan.
* Gather loan applicant personal and financial information to start the loan process.
* Make sure customers understand their loan options as well as the terms and conditions that come with them.
* Approve all loan applications before passing them on to management for a final decision.
* Oversaw and managed all hall operations for maximum efficiency and customer satisfaction.
* Created monthly work schedules and helped train new tellers and officers
* Counted cash in drawer at the start of shift and again at the end of shift.
* Prepared savings bonds, traveler’s checks, money orders, and other types of specialized funds.
* Ensured all transactions were properly recorded in bank’s networked computer system for proper recordkeeping.
* Ordered bank checks, cards and other inventory as necessary.
* Clear understanding of KYC norms
* Handling audit work independently

**Certifications:**

* JAIIB from IIBF in 2011
* CAIIB from IIBF in 2012
* Insurance certification from IRDA in 2017
* NISM –Series-VI Depository Certification
* Financial Analysis Certification from Imarticus in 2018

**COMPUTER LITERACY:**

* Diploma in computer science
* Finnacle (Banking software)
* MS office

**Education:**

**2006**

MBA in Finance with 75.0% marks from MDU, Rohtak, Haryana

**2003**

B.Comm(Pass) from Delhi University with 60.0% marks

**2000**

12th from Pt. Mohan Lal Sanatam Dharm Public School, Chandigarh, CBSCE with 85.0% marks.

**1998**

10th from Bhartiya Vidya Bhawan, Panchkula, Haryana, CBSCE with 81.0% marks

**Hobbies and Interests**

* Reading books
* Listening music
* Dancing

**Personal Dossier:**

Date of Birth: 22nd September, 1982

Linguistic Abilities: English, Hindi and Punjabi

Passport No.: H0303874

Pan No.: BVXPS2955R

Marital status: Married