

**ANCHAL BHASIN**  
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Being dynamic and candor I assure you of serving your organization to the best of my capability. Looking ahead for an opportunity that can make best use of my talents and skills and to give me best exposure to expand my knowledge

**Professional Summary:** I was associated with **Kotak Mahindra Bank** as Assistant Manager in Branch Banking operations. Handling different assignments in Retail Asset operations, Liability Operations, Cash management, Customer relationship & Service management, MIS reporting, Audit Compliances, Clearing, and CASA.

## HIGHLIGHTS

Employed with Kotak Mahindra Bank Ltd. And resign dated 01Aug2013

1.5year of rigorous experience as an Assistant Manager (service officer) in Kotak Mahindra Bank Ltd.

06 months of later experience as an Coordinator With HDFC BANK Ltd.

Demonstrated ability to manage multiple tasks and deadlines

Fluent in English and Hindi

Extensive Experience in Customer Service Operations.

## Profile review :

### Key Roles:- Branch Banking

#### RETAIL LIABILITIES OPERATIONS :

- 1) As vault custodian responsible for all related process checks.
- 2) Managing teller Counter.
- 3) Monitoring large cash transactions & adhering to KYC norms.
- 4) Disbursement of Cheque's, PO's & DD printing for clients.
- 5) NEFT, RTGS & IFT processing.
- 6) Handling deliverables & non deliverables, simultaneously updating them in System.
- 7) Scrutinizing Term Deposit forms for depletions & marking them to RPC.
- 8) Checking of all account opening forms & their respective KYC's for correctness.
- 9) BOD & EOD process flow.
- 10) Timely updation of MIS, checklists & Branch critical registers.

#### CHEQUE CLEARING SERVICES :

- 1) Collection of all outstation & local Cheque's.
- 2) Presenting & collection of OTW & INW Cheque's from Local Clearing House.
- 3) Processing of all Cheque's & marking returns if not eligible for clearance.
- 4) Marking referrals, taking confirmations from customers if otherwise in order.
- 5) Remitting & borrowing funds for Nostro account as per retention limits.
- 6) Treasury, Suspense & Reconciliation reporting to zonal heads.
- 7) Daily preparing, updating & filing of all MIS, Reports, Checklists & Registers.
- 8) Monitoring all Clearing related accounts daily for erroneous entries.
- 9) Ensuring zone opening, posting & closure with accuracy.
- 10) Processing of Warrants, cash in DD's, Up country Cheque's.

#### RETAIL ASSET OPERATIONS :-

- 1) Ensuring timely Disbursement of Loan Amount.
- 2) Thoroughly checking loan files for discrepancies & coordinating with marketing for removing all rejections.
- 3) Maintaining the file login tracker precisely.
- 4) Updating required details into system & making disbursements of loans.
- 5) Coordinating with CPC for disbursement file accuracy & critical process updates.
- 6) Submitting daily location wise MIS at day end to Reporting Managers.

*To be Continued...*

## SKILLS AND SPECIFICATIONS:-

- Excellent presentation, communication and interpersonal skills.
- Intermediate skill level with Microsoft Excel and Word.
- Basic writing, reading and arithmetic skills.
- Strong level of influence and negotiation skills.
- Good professional appearance.
- Able to work alone on a broad variety of projects.
- Able to exercise effective judgment, sensitivity, creativity to changing needs and situations.

Extensive  
Computer office  
Application Skills  
and outlook

- Able to establish and maintain healthy working relationships with people in course of work.
- Ability to research, evaluate and analyze new recruitment techniques, methods, and procedures.

### **COMPUTER SKILLS**

Six months of basic in computers.

*(M S Dos, M S Word, M S Excel, M S PowerPoint, M S Outlook, r, ,)*

### **ACADEMIC QUALIFICATION**

Good inter  
personal skills and  
ability to work  
under pressure

- PG Diploma In Banking Finance & Insurance from NIIT IFBI Chandigarh
- Online banking certifications
- Graduation from S.D college via kurukshetra university in year 2010
- 12<sup>th</sup> (Arts) from Bhartiya public School CBSE in year 2007
- 10<sup>th</sup> from Lord mahavir jain public school CBSE in year 2005

Ability to build  
team environment

Won awards &  
Recognitions in  
extracurricular  
Activities at  
collegiate Level.

### **Personal Dossier**

Date of Birth:	December,18,1989
Father's Name:	Mr. Harish Jaiswal
Husband Name:	Mr. Rajan Bhasin
Marital Status:	Married
Language Known:	English, Hindi, Punjabi
Sex:	Female
Nationality:	Indian
Religion:	Hindu
Address :	C- 852, Green valley Colony, Jalandhar

(ANCHAL JAISWAL)