HARSHAL ASHISH KOTIAN



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# OBJECTIVE

An Enthusiastic and hardworking experienced banker seeking an opportunity to work in an organization to put-forth my skills and abilities, also ensuring an All -round development of individual as well as the organization.

# EDUCATION

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| --- | --- | --- | --- |
| PASSING YEAR  APRIL 2012 | COURSE  B.Sc IT | UNIVERSITY  THAKUR COLLEGE OF SCIENCE AND | SCORE  56 % |
|  |  | COMMERCE (MUMBAI UNIVERSITY) |  |
| FEB 2009 | HSC | THAKUR COLLEGE OF SCIENCE AND COMMERCE (MUMBAI UNIVERSITY) | 72 % |
| MARCH 2007 | SSC | ST LAWRENCE HIGH SCHOOL (MAHARASHTRA BOARD) | 83.53 % |

**Post-Graduation:** MBA (Banking and finance) from Sikkim Manipal University

# WORK EXPERIENCE

Currently working in Bharat Co-operative Bank MUMBAI Ltd as Officer since JUNE 2013.

# WORK PROFILE

* Resolving the queries of clients to enhance delivery capability.
* Training new and existing staff on various processes/ circulars.
* Authorization of opening of Fixed deposits, Saving, CC, OD, VOD accounts.
* Authorization of Cash Payments, Transfers, Inward Clearing, Inward Returns, ECS, Pass Book Printing, Issuing Cheque Book, Daily Voucher setting and updating KYC.
* Authorization of VISA, SMS/ Internet Banking & Pan Card applications.
* All work related to Outward Clearing of cheques.
* Authorization of Issued Pay Order.
* Authorization of Executed RTGS & NEFT.
* Accepting payments, sanction withdrawals, verify cheques & process payments.
* Checker of documentation of account opening forms.
* Connect financiers with possible investment opportunities by explaining them the best scheme of investment.
* Provide with the statement & pass sheet to the account holders.
* Authorization of Cheque book record maintenance.
* Manage printing of fixed deposit receipts.
* Overseeing the financial activities of personal account and current account.
* Handling customer queries regarding their account and various banking products.
* Provide technical support for e-channel facilities.
* Conducted risk rating analysis to ensure that accounts are properly risk-rated.
* Handle and verify cash transactions for customers.
* Responsible for ensuring and reviewing all KYC requirements for existing and new client onboarding.

**SKILLS**

* + Team work.
  + Good Communication.
  + Time management.
  + Multitasking ability.
  + Proficient in MS Word, MS Excel & PowerPoint.
  + Working knowledge of Internet, CRM data, CKYC, OMNI & FINACLE.

# INTERESTS

* + Reading.
  + Internet surfing.
  + Travelling.
  + Dancing.

# PERSONAL DETAILS

**Nationality :** Indian

**Marital Status :** Married

**Languages Known :** English, Hindi, Marathi,Tulu