**Kesha Patel**

Apex, NC

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**PROFESSIONAL PROFILE**

* 10 years of professional with a successful career in banking, operations, auditing.
* A highly motivated and detail-oriented banking operation analyst with extensive experience in analyzing and improving banking processes to optimize efficiency and productivity.
* Excellent at interfacing with others at all levels to ensure organizational goals are attained.
* Proactive approach has resulted in capturing numerous accounts and expanding client base.
* Excel within highly competitive environments where leadership skills are the keys to success.

**SKILLS**

* Expertise in analyzing and improving banking operations processes.
  + Proficient in using various software applications such as Excel, VBA, Outlook, Microsoft office, Lotus Note, Genesis Bank browser, host, edge browser.
  + Strong problem-solving and analytical skills
  + Excellent communication and interpersonal skills
  + Ability to work collaboratively in a team environment.
  + Ability to understand and interpret financial data.
  + Knowledge of regulatory compliance and risk management

**BANKING DUTIES AND RESPONSIBILITIES**

* + Conducted process analysis and identified opportunities to enhance operational efficiency.
  + Collaborated with cross-functional teams to ensure adherence to regulatory requirements.
  + Developed and maintained documentation for policies, procedures, and processes.
  + Analyzed data and produced reports to support management decision-making.
  + Facilitated process improvement projects and provided support to project teams.
  + Managed and oversaw daily financial transactions, including but not limited to deposits, withdrawals, reconcilement, wire transfers, ACH, IRS, return deposit, stop payment, and dispute resolution.
  + Responsible for overseeing annual operational retention.
  + Enforced security and compliance procedures to safeguard cash and maintain confidentiality.
  + Handled and review legal documents such as POA, POD, estate documents, court orders, IRA contribution and distributions requirements, tax levies, garnishment, probate documentations, death certificate, and more.
  + Expertly resolves complex financial issues and maintains up-to-date knowledge of industry-specific products and regulations such as Reg D, Reg. E and more.
  + Demonstrated understanding of business line operations, products/services, systems, and associated risks/controls.
  + Assisted clients with inquiries and issues while managing their accounts.
  + Offered recommendations on fee structures to optimize client satisfaction. Leveraged internal/external data analysis and member feedback to identify areas for service enhancement and propose effective solutions.
  + Conducted audits to ensure regulatory compliance and maintained up-to-date records of transactions.
  + Provided investment advice to high net-worth individuals and corporate clients.
  + Opened various accounts, credit cards, auto loans, home equity (NMLS Certified), and other banking services.
  + Evaluated loan needs and financial histories of clients as a designated lender.
  + Reviewed loan applications and closing documentation for accuracy and completeness.
  + Gathered and organized necessary paperwork for loan applications.
  + Led financial sales to monitor compliance with legal requirements and company policies.
  + Provided efficient support to the Branch Manager in overseeing day-to-day operations to ensure an efficient and productive business workflow.
  + Administered the balancing of the branch's vaults and automated Teller Machines (ATM).

**PROFESSIONAL EXPERIENCE**

**JPMorgan Chase** Cary, NC September 2021 to Current

Relationship Banker, MOD/Small Business Banker

**PNC Bank**, Chapel Hill, NC November 2014 to September 2021

Branch sales and Service Associate (November 2014- March 2016)

Financial Sales Consultant/Branch Banker (promoted March 2016- current)

**BJs the Wholesale Club**, Raleigh, NC, October 2008 to November 2014

Supervisor, Cash Office Clerk, Member Service Desk Representative

**EDUCATION**

**University of North Carolina** at Chapel Hill, North Carolina, USA, May 2013

Bachelor’s degree with double major

* + - * Management
      * Asian Study

**CERTIFICATIONS**

**Wake Tech Community College,** Raleigh, North Carolina, USA

Accounting Core Certificate-C25100C, October 2015

**LICENSES**

* SIE (FINRA)
* SERIES 6 (FINRA)
* SERIES 63 (FINRA)
* LIFE INSURANCE (NC STATE)

**ACHIEVEMENTS**

* PNC Market All-Stars Award-Performance award winner in April-2019.
* Branch Sales & Service Associate/personal banker of the Month in January 2019.
* Branch Sales & Service Associate/personal banker of the Month in December 2018.
* Top producers of Consumer and Business Credit Card award recognized by PNC Recognition, April 2015.
* Top producers of Consumer Loans and Referral to PNC Mortgage, consumer lending award recognize by PNC Recognition, April 2015.
* In Recognition of Achievement in the Labor Force Concept Competition as “Labor Force Concept Co-Champion”, Summer II semester, 2012.