

# **CURRICULUM VITAE**



**SANTHOSH N, B.COM**

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## **Profile**

Talented and highly professional Banker with 2 year's Audit base experience in **SURYODAY BANK FINANCE BANK** with leading reputable Banks. Skilled in all aspects of Bank Auditing, Strategic planning & Customer service with high level interpersonal & communication skills incorporated with integrity, Objectivity, confidentiality & competency. **Seelding a challenging position in a reputable organisation where my skills and experience will have a valuable impact.**

## **Core Competencies**

- \* Risk Based Audit
- \* Anti Money Laundry & Compliance
- \* Fraud Prevention
- \* Customer Service

## **Work Experience**

**Suryoday Small Finance Bank Ltd**

**Nov 2018 - Nov 2020**

**Head Teller/ Audit Officer**

**Report to the Head of Audit Area Manager**

Plan, lead and participate in various audit activities of assigned Bank's functional areas as directed by Head of Audit Area Manager. Audit Officer procedures as determined by Management, including the following :-

- \* Administer the balancing of the branch's vaults, Teller Cash Dispensers (TCDs), and Teller Cash recyclers (TCRs) with a daily total of more than 10 Lakhs.
- \* Leverage organizational and prioritization abilities, coupled with superior attention to details to efficiently process 20+ transactions per hour, attending to 50+ customers on a daily basis.
- \* Establish strong credibility with clients by providing accurate information to address concerns regarding their accounts and others bank products, resulting in achieving the highest rate of customer loyalty and retention.
- \* Serve as a Team Lead in the absence of the supervisor to maintain seamless bank operations and procedures.

## **Bank Teller**

- \* Processed daily client transactions, including deposits, withdrawals, money transfers, loan payments, and sellings cashier's checks.
- \* Accurately maintained records of each transaction and ensured all documentation and paperwork was in place and within compliance.
- \* Assisted clients with various questions and concerns related to their accounts and bank products.
- \* Helped customers open and close Checking accounts, savings account, personal loans, home loans, insurances claiming and mortgages.

## **Key Achievements**

- \* Voted “ PAN India Best performance of the year” in 2019 for exceptional customer service.

## **Key Qualifications & Responsibilities**

- \* Assisted client Audit officer at bank branch with customers account Quality Assurance and maintenance.
- \* Conducted each clients transaction efficiently, accurately and effectively.
- \* Helped clients access their sale deposits boxes, cash boxes and items of the bank vaults as necessary.
- \* Issues traveler’s checks, cashier’s checks, money orders, and others financial options.

## **Education**

### **2019      Majoring Toward a Bachelor of Commerce (General)**

Tamilnadu University, (Correspondence courses)

Relevant Coursework: 2019 (part-time)

Relevant Coursework: Principles of Accounting, Consumer Finance and Banking Fundamentals. Financial Management, Risk Analysis, investments, Insurances.

### **2016      Diploma in Mechanical Engineering (DME)**

CPCL Polytechnic College, Normal

### **2015      High School**

+2 completed at Smt. Gangadevi Bajrangal Chokhani Vivekananda Vidyalaya School.

### **2013      10<sup>th</sup> completed at GMTTV School.**

### **2013      NIIT**

C, C++ & Data structures and algorithms.

## **Professional Training**

- \* Anti-money laundry and terrorism financing
- \* Auditing Control and risk self assessment
- \* Base I II
- \* Detecting Fraud and forgery
- \* Auditing letters of credits
- \* JLG loans, Personal loans & Home loans
- \* Insurance
- \* Verification

## **Computer Skills**

- \* MS office, Excel, Tally, AutoCAD & Photoshop

## **Personal Information**

- \* Date of Birth: July 23rd, 1997
- \* Nationality: India
- \* Marital Status: Single
- \* Languages: Tamil, English & Telugu