

SURESH L

sureshofficial@gmail.com

Banking Associate

PROFESSIONAL SUMMARY

Dedicated banking professional with 4 years of experience in loan processing, cash handling, and customer service within the financial services industry. Skilled in loan approval, regulatory compliance, and maintaining accurate transaction records. Strong ability to build trust with clients while ensuring operational efficiency and accuracy. Proven track record in enhancing customer service delivery and streamlining banking operations.

Education

Bachelor of Commerce in Corporate Secretaryship

Asan Memorial College of Arts & Science (Affiliated to University of Madras), Chennai
2017 – 2020

SKILLS

- **Loan Processing & Approval** – Expert in application assessment and compliance verification
 - **Cash Handling & Transactions** – Proficient in deposits, withdrawals, and cash management
 - **Customer Service & Relationship Management** – Excellence in client retention and satisfaction
 - **Regulatory Compliance (KYC/AML)** – Strong knowledge of banking regulations and standards
 - **Account Services & Documentation** – Comprehensive account management and record maintenance
 - **Financial Reporting & Record Keeping** – Accurate documentation and audit support
 - **Problem Solving & Communication** – Effective resolution of customer queries and operational issues
 - **MS Excel & MS Word** – Basic to intermediate proficiency in data management and documentation
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WORK EXPERIENCE

Banking Associate (Cashier & Loan Processing Officer)

Jana Small Finance Bank Limited – [City, State]

September 2023 – April 2025

- Executed daily cashier operations including deposits, withdrawals, transfers, and maintained balanced cash drawers with 100% accuracy
- Processed and approved loan applications while ensuring strict adherence to internal policies and regulatory compliance standards
- Delivered exceptional customer service by assisting clients with account services, product inquiries, and complex financial transactions
- Maintained comprehensive records and generated detailed reports to support branch operations and regulatory audits
- Consistently met daily transaction targets while maintaining zero discrepancies in cash handling

Banking Associate

Manappuram Finance Limited – [City, State]

July 2021 – September 2022

- Managed end-to-end customer transactions including gold loan disbursement, repayments, and comprehensive account services
- Ensured operational excellence by maintaining accuracy in financial documentation and conducting thorough compliance checks
- Enhanced customer satisfaction by proactively addressing queries and providing detailed guidance on banking products and services
- Contributed to branch efficiency through meticulous transaction processing and documentation management

Intern

• Indian Overseas Bank - 3 Months (During 2nd Year of B.Com)

- Supported daily banking operations and provided frontline customer service assistance
- Collaborated with senior staff in loan documentation, account services, and transaction processing
- Gained comprehensive exposure to banking procedures, regulatory compliance requirements, and systematic financial record-keeping practices

PROJECTS

Loan Processing and Customer Service Enhancement

- Conducted comprehensive study on improving operational efficiency in loan documentation, approval workflows, and customer support systems
 - Identified critical bottlenecks in manual processes and developed strategic recommendations to reduce processing time through enhanced documentation practices and improved customer guidance protocols
 - Collaborated in preparing detailed analytical reports that enabled branch staff to streamline loan verification procedures and optimize customer query resolution processes
 - Applied hands-on expertise in transaction handling, loan approvals, and regulatory compliance requirements within dynamic banking environments
 - Demonstrated proficiency in process improvement methodologies and customer service optimization strategies
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CERTIFICATIONS AND AWARDS

- **Best OAC Award** – Jana Small Finance Bank Limited
- **Best Supporting DB Award** – Jana Small Finance Bank Limited
- **MS Excel & MS Word Certification** – Basic to Intermediate Proficiency (Completed during academic tenure)

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languages

Tamil

English

