

# VINOTH L

Banking Associate

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## **PROFILE 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.

## **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

## **EDUCATION**

Bachelor of Commerce in Corporate Secretaryship,  
San 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

## **LANGUAGES**

Tamil  
English

## **CERTIFICATIONS**

- 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)

## **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)

## **INTERESTS**

Skilled in loan approval, regulatory compliance, and maintaining accurate transaction records. Strong ability to build trust with clients while ensuring operational efficiency and accuracy.