**JANES HAVALAD**

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| * : pujarchawal near vanitha

Sewasamaj,line bazar road Dharwad-580001 | Email:jennyjanhavalad@gmail.comMobile: +91 – 7204388463 |

**SUMMARY:**

Experienced personal banker with customer service skills and financial knowledge to provide sound financial support. Skilled at identifying and offering relevant banking services, providing individual investment and budgeting advice, processing customer financial information. Specializing at providing high quality customer services.

**STRENGTH**:

Confident, Extrovert, Reliable, Hardworking, Team player, Co-operative, optimistic and loyal.

**WORK EXPERIENCE**:( 5 years)

* Assistant manager (CSO) At Axis Bank Ltd placed at Dharwad and Served the organization From February 2016 to December 2018
* Deputy Manager at RBL Bank Ltd Dharwad and Served the organization from may 2019 to 4th January 2020.
* Rejoined RBL Bank Ltd Dharwad from July 20 ,2020 to Jan 30 ,2021.
* Deputy manager at Axis Bank Ltd at Gokul road, Hubli from Oct 2022 to Oct 2023.

**WORK EXPERTISE**:

**Banking operations**

* Responsible for Customer financial transactions and timely processing of banking transactions, Cash transactions. Forex transactions, Cash management system, CTS and NON CTS Clearing, Service requests, reviewing of stock,etc.
* Opening of bank account.
* Handling customer requests and processing the same on priority ensuring timely resolution of customer queries and improving customer service level.
* Compliance to the bank’s rules- internal guidelines, processed and procedures.
* Responsible for Improving the internal audit operational efficiency score of the branch by timely completion of assigned tasks on continuous basis.
* Conducting Atm verifications mapped to branches

**Sales and Services**

• Assessing customer’s financial status and assisting them to developing term investments and budgeting planning.

• Conducting outbound marketing calls and scouts for new lead and referrals to generate business.

• Cross selling of Investment products like Life Insurance, Mutual Funds, demat account, etc

• Cross selling of OCS Products like personal loan, car loan, home loan, loan against property, etc

• Lead generation and closers for CA and SA to new customers.

• Deepening the saving and current account balances for existing base to contributing the branch to balance the MEB and CDAB.

• Qualifying For internal contests for achieving the said targets

 **Academic credentials**

* Masters in commerce (M.com) with major subject as tax and finance Passed out in the Year 2015 from Nehru Arts and Commerce college affiliated to Karnataka University Dharwad with first class (61.6%).
* Bachelors in commerce passed out in the year 2013 from CSI college of commerce, Karnataka University Dharwad with distinction( 77%).
* Pre- University at Basel mission P.U college Dharwad (74%).
* SSLC at Basel Mission English Medium School,Dharwad passed out with distinction (80%).

**COMPUTER SKILLS**:

MS Office, internet, Social Media.

**PERSONAL DATA:**

Date of birth: 06/08/1992

Gender: Female

Nationality ; Indian

Marital status: married

Languages Known: English, Hindi, Kannada.

**DECLARATION:**

I here by declare that all the information provided by above is true and correct to best of my knowledge and belief.

Your Truly

 Janes Havalad