

KETAN KUMAR

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DOB 12/03/2002

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Education

Atma Ram Sanatan Dharma College, University of Delhi

B.COM

2022 — CGPA : 8.36

First Division

St. Xavier Junior/Senior Secondary School (Muzaffarpur, Bihar)

Class - 12th

2019 — Percentage : 90.1

DAV public school (Muzaffarpur, Bihar)

Class - 10th

2017 — CGPA - 9.8

Experience

ESAF SMALL Finance Bank

07/2024 - 02/2025

Senior Officer (Teller)

- Worked as a Teller with hand on experience in whole Retail branch operations like Internal External Transfer, NEFT , RTGS , CTS Clearing, Account Opening, Cash Handling, ATM Reconciliation, Making records of a Transactions , Adhering KYC Procedure.
- Performed Customer Onboarding of Individual/Entity.
- Conducted customer due diligence (CDD) and enhance due diligence (EDD) reviews to identify and mitigate potential risk.
- Reviewed all required AML/KYC regulatory requirements for all customers and analysing their transactions.
- Generating and converting leads for CASA and TD , Selling third party Products like LI ,GI and HI.
- Pitching and Onboarding New Customers and assisting them with high quality services and solving their queries.

City Union Bank

11/2022 - 12/2023

Relationship Manager

Operation Management

- Ensuring timely processing of bank transaction such as NEFT , RTGS along with maintaining books of accounts.
- Performing reconciliation of branch accounts , cash handling, CTS clearing , ATM Reconciliation, Account opening.
- Post sanction follow- up of advances , Stock Statement for cash credit , DP sheet preparation, asset varification in order to meet financial requirements of customer.
- Performed KYC , CDD and Onboarding of New customers .
- Conducted Enhance Due Deligence (EDD) of High risk customers.
- Looking out at loan disbursement process from generating the CIBIL of a customer, collecting documents, uploading it on LAPS portal.
- Transaction Monitoring of Corporate and individual Customers.

Business Development/Sales

- Acquiring new leads from existing customers and other sources to convert into business for branch by means of Marketing calls and customer value .
- Handling the sales and marketing of banking products like current and saving account (CASA) , Deposits and Advances , cross selling of third party products like Health and Life Insurance policies to existing and walk-in-customers .

The Intect

01/2022 - 06/2022

Talent Acquisition Intern

- Responsible for searching and shortlisted CVs for various IT profiles .
- Hand on experience on using many job portals like Naukri, LinkedIn, Indeed , Hirst and many .
- Screened the candidates CV and aligned their interview .
- Worked with many big IT firms like Newgen Software, Intuitive Cloud , Safe Security , Tech Mahindra and many .
- Search New clients and implemented new policies.
- Coordinated with the client directly and provided best service in the market .

Certificates

AML KYC Certification by Indian Institute Of Banking and Finance (IIBF)

This Comprehensive program has equipped me with invaluable insights into combating Financial Crime and ensuring regulatory compliance .

Acquired in-depth knowledge about CDD , EDD , KYC documentation of various entities as per RBI guideline .

Transaction Monitoring, Risk classification, Record Keeping, Transaction Alerts, PMLA Standards , Reports filling under FIU IND like CTR , STR , CCR , CBTR .

International AML Standard , Sanction Screening, Identifying HNI , Politically Exposed Persons .

Understanding of FinCrime Red Flag, it's typologies .

Excel Club Certification By Skill91

Learn about various functions of Excel like SUM , SUMIF , VLookup , HLookup ,Pivot Table , Index and Matches , Conditional formatting , Data Validation, Flash fill , Personal Finance using Excel , Mastering Google Sheets and many more.

SEBI Investor Certificate by NISM

This Certification exam enhanced my foundational knowledge of finance and investment.

IC38 - Certificate Exam of Corporate Agent by Insurance Institute of India (IRDAI Certification)

Skills

- Microsoft Excel
- Financial Modelling
- Customer Service
- Quick learner

Achievements & Awards

Secured 3rd Position and Bronze Medalist in Class 12th Board Exam .

National Service Scheme (NSS) Under Ministry of Youth Affairs and Sports .

Language

Hindi , English