

CHAITRA MADHAVA

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SUMMARY

- Skilled and result-driven **banking** professional with **5+** years of progressive experience, with comprehensive knowledge of multiple bank operations areas, including deposits and advances, conducting cash consolidation on daily basis, preparing daily branch reports, maintaining branch records, expense management, KYC reviews, loan documentation and reconciling transactions according to the bank's procedures.
- Proven track record in achieving targets and overall business success and assuring high quality and friendly customer service.

CORE SKILLS

Retail Banking Operations | Customer Service | Cash Management | Accounts Opening | CASA | KYC and AML| Forex Operations | Regulatory Compliance | Cross Selling | Reporting and Documentation | Teamwork | Card services | POS reconciliation | Microsoft Office Suite | Banking software (Finacle) | Bookkeeping | Recovery | Account reconciliation | Revenue Growth | CRM | Communication

WORK EXPERIENCE

Associate Banker | The Federal Bank Ltd, Karkala, India | June 2018 – Ongoing

- Expertise in branch operations like loan documentation, cash management, account opening, updating KYC, outward remittances, forex operations and data entry in loans and advances for the organization through Loan Management system.
- Achieved accuracy and completeness in maintaining of financial records, financial transactions, including accounts payable, accounts receivables, general ledger entries and bookkeeping.
- Ensuring compliance with accounting policies, procedures and regulatory requirements.
- Efficiently promoted digital banking products, credit cards and POS services while also handling and resolving customer queries and complaints through phone calls and email thereby provided exceptional customer service.
- Proficiently managed the single window cash counter, maintained accurate cash drawer balances, meticulously handled sorting of mutilated and soiled notes, and diligently reported any instances of counterfeit notes during my tenure.
- Proven expertise in AML compliance and checking authenticity of KYC documents, adeptly managing account openings and proficiently handling loan documentation during my tenure.
- Expertly handle expense management by reconciling and processing employee expense reports, while vigilantly processing and categorizing company expenses to ensure precision in financial reporting.
- Studied and applied selling techniques to initiate, develop, and finalize sales; created product interest through active cross-selling and up-selling of products and services.

PROFESSIONAL AFFILIATION

- Achieved Life Insurance Target and was awarded as **Mission March Qualifier**
- Implemented effective marketing strategies resulting in increased branch business and achieving overall branch targets; qualified as a member of the **President's Club**
- **Merit Certificate**, Network Head for achieving CASA targets

CERTIFICATIONS

- **International English Language Testing System (IELTS)** with overall band score is **7.0**
- **Anti-money laundering (AML) and Know Your Customer (KYC)** under Indian Institute of Banking and Finance
- **Certificate to act as a Specified Person for a Corporate Agent (Composite)** under Insurance Regulatory and Development Authority of India
- Certificate course on **Operational Risk Management (ORM)** by Governance Risk and Compliance GRC (Udemy)

EDUCATION

- **Bachelor of Engineering (Civil Engineering)** | Mangalore Institute of Technology and Engineering, India