



Divya Venu

RETAIL BANKER

PROFILE

- A competent professional with 9+ years of experience in Retail Banking Operations, teller service and back office operations.
- Enterprising leader who has effectively contributed to enhancing organizational processes through initiatives geared towards lowering risk, heightening productivity & improving internal controls.
- Adept in monitoring various operations and maintaining long-term customer relationships through the provision of high quality service.
- An effective communicator with good interpersonal skills.

PERSONAL DETAILS

Birth date

19/03/1986

Nationality

Indian

Address

Al Qusais, Dubai

Visa status

Husband Sponsored

CONTACT

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PROFESSIONAL EXPERIENCE

Bank Teller

NOOR BANK

Apr 2015–Nov 2018

- Process all financial transactions (Cash Deposit, Cash Withdrawal, In-house cheque, Demand Draft, Managers Cheque, etc.).
- Receive the outward fund transfer and internal fund transfer requests from the customers and scan them in the internal workflow to remittance department before cut off.
- Receive and scan all the outward clearing cheques and process them with minimal errors before the cut off.
- Custodian and daily reconciliation of all undelivered items stock, Managers Cheque, Demand Draft, Outward returned cheques and all other items along with Branch Operations Manager.
- Ensure all customers are served within QMS timeframe.
- Perform intra-day cash balancing and ensure NIL cash differences.
- Handle foreign currencies and ensure the customers are accurately charged and processed with NIL conversional loss.
- Serves as back-up for Head Teller / Senior Teller and a reliever to another branch as to Branch Operations requirement.

Asset Operations Officer

NOOR BANK (TEMPORARY CONTRACT WITH PACT EMPLOYMENT SERVICES)

Aug 2014– Feb 2015

- Process personal finance booking.
- Handle discrepant cases and resolve within TAT.
- Process entries relating to loan disbursement and credit card settlements.
- Intimate treasury department regarding the daily purchase and sale of commodity before cut off.
- Maintain MIS for rejected cases, physical applications and tawarruks received.
- Track physical applications and tawarruks.
- Handle queries and complaints relating to personal finance.
- Reconciliation of sundry accounts.

Assistant Manager

IDBI BANK LTD, INDIA (TIRUPUR & KOZHICODE BRANCHES)

Jun 2008–May 2014

Deputed as **Asst. Service and operations manger, Relationship Manager, Customer service executive, Teller service executive and Clearing officer.**

- Achieve "good" in audit rating for the branch, joint custodian for all the security stationeries, cross selling, ATM servicing, solving customer issues in minimum TAT.
- Daily report generation ,verification and reporting of suspicious transactions to Head Office in AML platform.
- Performance appraising of executive level staff and other staff assigned by HR.
- Give on the job training to the new joiners and ensure all the staff are adequately trained and updated with latest products.
- Head the branch in the absence of Branch Head and lead a team of operations and sales staff.
- Take care off all the payments pertaining to the branch and control the cost.
- Achieve the savings and current book growth target under the guidance of branch head through calls.

EDUCATION

MBA(International Business)HR & Finance

VIT UNIVERSITY

2006–2008

B.Com(Computer Applications)

BHARATHIAR UNIVERSITY

2003–2006

HIGHLIGHTS

- ✓ NIL cash differences and NIL operational loss in NOOR Bank.
- ✓ Achieved audit rating "GOOD" at IDBI Bank Kozhikode Branch in 2012 & 2014. Achieved NIL NPA cases in loan against securities and NIL locker rent overdue cases.

CERTIFICATIONS

- ✓ JAIIB certification