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Objective

Aspiring for a career wherein the best of experience and knowledge are streamlined to create satisfactory results without compromising on work ethics and values and striving to achieve the best possible outcome.

My Abstract

Energetic and result oriented professional with a strong knowledge in Banking Sector, Accounting with a tendency to thrive in dynamic and fluid environments while remaining pragmatic and focused:

- ❖ Initiative-taking, hardworking, dedicated with ability to understand and meet the timelines.
- ❖ Adept at working in high-pressure environments with strict deadlines and multiple deliverables.
- ❖ Superior communications and interpersonal skills, multitasking with an ability to interact with a wide range of people.

Professional Experience

Having an overall 4 Years' experience with around 3 years' experience in the Banking sector, 1 years'

- ❖ Customer Service
 - Manage and organize schedules, appointments, and meetings for the management team.
 - Handle incoming calls, emails, and other communications.
 - Processed ticket transactions accurately and efficiently, accepting cash, credit/debit cards, or other forms of payment.
 - Manage office supplies and inventory, ensuring necessary items are stocked.
 - Verified the authenticity of tickets and credentials to prevent fraud or unauthorized access.
 - Resolved customer complaints or issues related to ticketing, refunds, or seating assignments in a timely and courteous manner.
 - Assisted with reconciling cash drawers and preparing daily or event-specific financial reports.
 - Assisted with crowd management and queue control during peak periods to maintain order and efficiency.
- ❖ Financial and Compliance Operations
 - Conducted Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) on high-risk customers.
 - Strong knowledge of foreign currency handling and regulatory requirements and compliance standards related to exchange.
 - Periodically reviewed KYC-based transactions, Suspicious Transactions Reports (STR), and Internal Unusual Activity Reports (IUAR).
 - Collected and screened relevant KYC information using internal and external sources.
 - Managed day-to-day branch operations, including vault operations and petty cash with daily reconciliation.
 - Dealt with NRI customers for investments and remittance (inward and outward).
 - Collected FATCA/CRS data from account holders for capturing in the banking system as per income tax rules 1962.
 - Supported auditors for internal audits on a quarterly basis.
 - Maintained books of accounts and complied with statutory procedures.

- Worked on payroll calculation and payoff, including incentive calculation and payoff for health workers. Managed all administrative and statutory work.
- Conducted vouching, stock, and cash verification. Generated MIS reports.
- Experienced in cross-selling products like accounts, investments, loans, etc.
- Served as a team leader in the absence of a supervisor to maintain seamless bank operations and procedures.

Employer Details

<u>Organization</u>	<u>Designation</u>	<u>Tenure</u>
Travelex Emirates Exchange LLC Dubai, UAE	Bank Teller/Consultant Retail Banking	Dec-2022 to Jun-2023
<u>Organization</u>	<u>Designation</u>	<u>Tenure</u>
Axis Bank Limited Odisha	Assistant Manager Operational Department	Sep-2019 to Mar-2022
<u>Organization</u>	<u>Designation</u>	<u>Tenure</u>
Urban Primary Health Center Odisha	Accountant cum Data Assistant NUHM Department	Aug-2018 to Aug-2019

Achievement

- ❖ Achieved **NISM Certificate** through Axis Bank in Feb'2020.
- ❖ Awarded as Best Retail Remittance of NRI Customer for the Month of Jul'2021.
- ❖ Achievement of **SP (Specified Person)** License Certified by IRDA in Aug'2020.

Skills

- ❖ Retail Banking, Wealth Management Services, Inward and Outward remittance
- ❖ Investment Banking (FD, RD, SIP, Locker Management, Mutual Funds, Trading, Life & General Insurance etc.)
- ❖ Trade finance, OD, Loans (PL, Home loans, Car Loans, Agri Loans, CC etc.)

Technical Skills

- ❖ Good working knowledge in MS-Office-2010(MS Word, MS Outlook MS Excel & Power Point), Microsoft 365.
- ❖ Good working knowledge CRM (Customer Relationship Management), Saksham, Finacle, RTS
- ❖ Good Working Knowledge in Tally ERP, quick books.

Educational Qualifications

- ❖ M.Com (Hons) from Berhampur University (Odisha) in 2018.
- ❖ B. Com (Hons) from Khallikote Autonomous College under Berhampur University (Odisha) in 2016
- ❖ 10 + 2 (C.H.S.E, Odisha) from Disha College of Management & Technology, Berhampur (Odisha) in 2013.
- ❖ 10th (H.S.E) From G.S.T.S. for Women, Berhampur in 2011.
- ❖ PGDCA from MS Infotech, Berhampur in 2014.

Personal Details

- ❖ Civil Status : Married
- ❖ Nationality : Indian
- ❖ Notice Period : *Available immediately*
- ❖ Passport No. : Z6608374 (Valid till 17 feb 2032)
- ❖ VISA Status : Spouse Visa(Valid till Nov 2025)
- ❖ Languages Known : English, Hindi, & Odia

Date :

Place : Dubai

GAYATRI SAHU