

# BHAVNA LODHI

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## CAREER OBJECTIVE

To secure a challenging position in a reputable organization to expand my learnings, knowledge, and skills.

## Achievements

- Certified Course on "Fundamentals of Credit" from Corporate Finance Institute.
- Certified Course on "Accounting Fundamentals" from Corporate Finance Institute.
- Certified Course on "Introduction to Corporate Finance" from Corporate Finance Institute.
- Certified Course on "Excel Crash Course" from Corporate Finance Institute.
- Certified Course on "Reading Financial Statements" from Corporate Finance Institute.

## Pursuing

- Post Graduate Course in Retail Banking (PGCRB) from Institute of Professional Banking (IPB), Noida.

## Competency Overview

- Overview of Banking & its functions
- KYC/AML guidelines & its adherence, Stages of ML, Objectives of KYC, Features, PML Act 2002
- Types of Accounts (Liabilities/Assets) - Demand Deposit, Term Deposit, OD, CC limits
- Types of Customers - Single/Joint, Minor, Blind, Deaf & Dumb, Illiterate, Proprietorship, Partnership
- Account Opening Process - Complete Documentation - ID Proof, Address Proof, FATCA declaration
- Cash management - Teller Functions, Fake Notes identification, Security Features
- Clearing Functions - MICR Code, CTS, CTS 2010, Features of CTS Cheque.
- Payment Mechanism - Funds Transfer - IFSC Code, NEFT, RTGS, IMPS
- Third Party Products - Mutual Funds, Insurance etc
- Banking Sales - Prospecting, Cross Selling, Up-Selling
- Customer Service - Non Financials - Change of Address, Passbook Printing etc
- Digital Banking - ATM's, POS, Internet Banking, Mobile Banking, Phone Banking, UPI
- Complaint Handling - How to resolve customer Complaints

## System Proficiency

- Proficient in Microsoft Office, Windows and Internet Related Applications.
- Certified Course on “Excel Crash Course” from Corporate Finance Institute.

## Key Skills

- Keen in completing assignments.
- Disciplined and Hardworking.
- Quick learner of difficult things

## Scholastics

- Graduated in Commerce (B.Com.) from B.S.A College (Regular) Agra University in the year 2018 with First division.
- Passed 12<sup>th</sup> Examination in 2015 from CBSE Board.
- Passed 10<sup>th</sup> Examination in 2013 from CBSE Board.

## Personal Details

**Father's Name:** Mr. Krishan Gopal

**Date of Birth:** 21.01.1999

**Marital Status:** Unmarried

**Nationality:** Indian

**Languages Known:** English & Hindi

**Current Address:** 27/9 East Patel Nagar, New Delhi-110008

## Declaration

I hereby declare that information furnished by me is true to the best of my knowledge & belief and that no material has been concealed.

Place: New Delhi

(Bhavna Lodhi)