

# Koyal Jha

To seek a demanding, innovative and challenging position in an organisation that will utilize my academic learning and shall offer adequate opportunities for learning and advancement.



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## PROFILE SUMMARY

### Manager

*Yes Bank in Yes premia Relationship And service management(M1 grade)*

*08 / 2019- present  
Bangalore*

- Working in a team handling role.
- Handling HNI clients and wealth customers, inward/outward remittance.
- Handling various products Life insurance, mutual fund, Personal loan, Auto loan, basic accounts.
- Handling client acquisition, revenue generation, market share and customer satisfaction.
- Complete analysis of transaction information to identify risky, trends and potential activity wary activity.
- Performed the required KYC screenings on customers documenting the information obtained on the client's as required by global KYC procedures.
- Effectively conducted AML /KYC formality reports on questionable accounts and transactions.
- Improved and implemented customer risk rating criteria with KYC management and procedure for both consumer and corporate customers.
- Working in Finacle.
- Reviewed all required AML/ KYC Regulatory requirements for all clients and analysing any transactions that appear unusual based on the customers profile.
- Reviewed different accounts and loans application files to verify that application data is complete and meets establishment standards in order to combat fraud.
- Worked with Senior Managers, Lines of Businesses & other departments to ensure ongoing compliance with AML Standards & regulatory requirements.
- Performed User Acceptance Testing for KYC Applications and KYC remediation projects.
- Collected and documented data including SAR history KYC information and Transaction data.
- Responsible for Enhanced Due diligence reviews of Consumer and Business Banking customer.

## SKILLS

### Deputy Manager-1

ICICI Bank Ltd (Privilege Banking).

*05/2017 till 07/2019*

*Bangalore*

#### TASK

- Dynamic & result oriented professional with 2.5 years of experience in managing the entire spectrum of Banking sector such as Customer Service, Client acquisition, Fraud Prevention, Retail Banking ,KYC, Client Relationship Management.
- Handling various banking sales propositions like Life insurance, mutual fund, inward

Ability to work under pressure

Creative

Individual contributor

Team player

outward remittance, basic accounts, personal loan, home loan.

- Skilled in working both as an individual contributor and a team player while working actively with cross functional teams on strategies for executing, measuring impact, communicating results, and automation
- Solutions oriented approach with excellent relationship management skills, successfully and consistently delivering the responsibilities of Revenue Generation, Profitability, Market Share and Customer Satisfaction. Proficient in swiftly resolving client complaints in a

professional and effective manner, skilled in supervising, training

- The sales team on product, processes and compliance.
- Responsible for managing day-to-day delivery of client service for a portfolio of high value corporate clients for Business Development through investment products.

## EDUCATION

### High School

Canossa convent girls inter college

2008

### Business professional programmer

National institute of electronics informational

Technology (NIELIT)

2013

### Bachelors in Science

Tilkamajhi Bhagalpur University

2015

### Post Graduate Diploma in Banking &

### Finance

Manipal University, Bangalore

2017

### National Institute of Securities Markets (NISM)

Mutual Fund Distributors Certification

2018

### Insurance Regulatory and Development

### Authority of India(IRDA)

Licensed Insurance Agent

2018

## ACHIEVEMENTS

*Best employee. (2017– 2020)*

*Since joining, I have completed all the given investment targets and recognised as best employee.*

- Certificate of high disbursement of Personal loan in the entire zone in the month of January and February in YES BANK LTD .
- Certificate of appreciation in the month of June in Karnataka zone in ICICI BANK LTD.
- Mutual fund contest (Beat your best) pan India.
- Elite Royal in the month of June & November in Karnataka zone (Life Insurance) in ICICI BANK LTD.
- The Ascent summiteers in the month of May. ( Top exemplary performance in the month of May & June for Life insurance).
- Zonal head league in the month of June.
- Jaipur contest in the month of July & August ( pan India contest for Life Insurance)
- Award of exemplary performance Q1- FY 20
- Award of excellence in life insurance in may month of FY-20.

## LANGUAGES

English



Hindi



## INTERESTS

Book Reading

Listening Music