

# Sneha Kedar Keer

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## Summary

Experienced Operations Clerk with 9 years and 4 months of service in North Kanara Gaud Saraswat Brahmins (NKGSB) Co-Op Bank Ltd.(India) . Skilled in customer portfolio assessment, account opening and maintenance, general ledger maintenance, documentation, compliance, retail loan processing, control implementation, cash management and customer service . Proficient in Transaction processing, Customer portfolio maintenance and Team support. Working experience in multiple departments in bank namely Retail Banking department , Treasury department and Credit Department.

## Work Experience

### **North Kanara Gaud Saraswat Brahmin (NKGSB) Co-Op Bank Ltd. Mumbai, India**

#### **Operations Clerk**

**2/2012 - 04/2022**

- Associated for 4 years in Deposits department ( saving/ current / fix deposit), handling the entire Customer onboarding process including Account opening, carrying out AML checks, account modification, documentation processing ensuring timely and accurate customer service.
- Associated for 1 Year as a teller in Front Line Banking Operations, branch ATM machine monitoring and daily reconciliation. (ATM + Vault Cash)
- Associated for 4 years in Retail advances department . Processed loan applications ( Housing ,Car and Gold Loan ) including Credit Analysis, risk assessment, credibility check followed by co-ordinating with external service providers/AMC for carrying out various checks like CIBIL-Credit score, legal opinion , Valuation of assets, Field investigation .
- Worked on CRISIL platform (CREDIT RATING INFORMATION SERVICES OF INDIA LIMITED) for creating customer data base (Branch Note) giving brief of prospect customer on various areas like KYC, Personal Details, Assets, Liabilities. Employer Details, Permissible Loan Eligibility as per Bank's Credit Policy, local regulations and escalate the same for Branch Manager's approval.
- Managed Loan portfolio including loan disbursements, loan monitoring and recovery.
- Associated in the development and implementation of control, operational KPIs for the branch control in line with the annual plans and ensure adherence with the same. Followed by preparation of Monthly Progress Reports.
- Marketing and cross selling of the ancillary products like Insurance (Life and Non-Life), Health Insurance and Mutual Funds to the Customers resulted in generating huge revenue to the branch in form of Commission by Third Party Clients.
- Built and maintained strong relationships with customers resolving their queries, providing assistance.
- Identified and pursued new business opportunities contributing to the growth of the bank , customer base and revenue.

## EDUCATION

### **Master of Commerce in Finance and Accounting**

M.L DAHANUKAR COLLEGE of COMMERCE GPA: 63%, Vile-parle, Mumbai, India.

### **Bachelor of Commerce in Financial Accounting & Auditing**

SATHAYE COLLEGE GPA: 73%, Vile-parle, Mumbai, India.

### **Higher Secondary Certificate (10+2) in Commerce Stream**

SATHAYE COLLEGE GPA: 70%, Vile-parle, Mumbai, India.

### **Secondary School Certificate (10)**

PARLE TILAK VIDYALAYA GPA: 71%, Vile-Parle, Mumbai, India.

## SKILLS

- Client Servicing,
- Compliance Management,
- Credit Analysis,
- Customer Relationship Management,
- Documentation Management,
- Transaction processing,
- Teamwork,
- Time Management,
- Marketing and cross selling.

I hereby declare the details mentioned above are true to the best of my knowledge and further details could be furnished based upon the request.

DATE: 28-07-2025

**SNEHA KEDAR KEER.**

