

Rohit Yadav

Probationary Officer

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PROFESSIONAL SUMMARY

Probationary officer in a public sector bank with one year of rotation across cash, deposits, retail loans and a rural branch posting. Handles account opening with full KYC, processes housing and vehicle loans, and supports recovery follow-ups. Cleared JAIB during probation and wants to move into a retail or MSME credit desk.

SKILLS

KYC and AML · Retail loan processing · CBS operations · Deposit mobilisation · Customer service · Loan documentation · Recovery follow-up · Government schemes

EXPERIENCE

Probationary Officer — Public sector bank, urban and semi-urban branches, Lucknow

1 year · current

- Processed 45 housing and vehicle loan applications worth ₹9 crore, checking income documents, credit bureau reports and property papers.
- Opened over 600 savings and current accounts with complete KYC, including Aadhaar-based e-KYC and video KYC checks.
- Mobilised ₹3.5 crore in fresh term deposits during a quarter-end campaign by calling dormant high-balance customers.
- Followed up 70 overdue agricultural and retail accounts, regularising 28 of them before they slipped into SMA-2.

Summer Intern, Branch Banking — Regional rural bank, Barabanki

2-month internship

- Surveyed 120 households on use of Kisan Credit Cards and Jan Dhan accounts, presenting findings to the regional manager.
- Helped the branch enrol 90 customers under government insurance and pension schemes during a village outreach camp.

EDUCATION

MBA (Finance) — State university management department, Lucknow

B.Com — Government degree college, Lucknow

CERTIFICATIONS AND REGISTRATIONS

- JAIB, Indian Institute of Banking and Finance
- IIBF Certificate in Anti-Money Laundering and KYC

PROJECTS

- Dormant account revival drive — contacted inoperative account holders and reactivated 150 accounts in two months

LANGUAGES

English · Hindi