Ankit Mishra

Assistant Manager (Probationary Officer)

ankit.mishra@example.com
+91 94XXX XXX21
Lucknow, Uttar Pradesh
linkedin.com/in/ankit-mishra-example

PERSONAL STATEMENT

Probationary Officer with 3 years in a public sector bank, now Assistant Manager handling retail loans, CASA growth and branch operations. Processed 400+ home, vehicle and MUDRA loans with a clean audit record and grew branch CASA deposits by 14% in a year, with sound knowledge of KYC, AML and RBI guidelines.

CORE SKILLS

- Customer relationships
- Team supervision
- Compliance
- Target orientation
- Decision-making

WORK EXPERIENCE

Assistant Manager (Probationary Officer) · **A public sector bank, Lucknow** — Sep 2022 – Present

- Appraise and process retail and MUDRA loans, sanctioning 400+ loans worth ₹38 crore with gross NPA in the portfolio under 1.5%.
- Led a CASA drive through housing societies and salary-account tie-ups that grew branch CASA deposits by 14% in FY 2024-25.
- Supervise cash, clearing and the KYC desk for a branch of 9 staff, closing 2 internal audits with no major observations.
- Enrolled 1,100 customers in PMJJBY, PMSBY and APY under financial inclusion targets.

Probationary Officer (training) · **The same bank, regional training centre and branches, Lucknow and Barabanki** — Mar 2022 – Aug 2022

- Completed classroom training and rotations in cash, deposits, advances, forex and clearing at rural and urban branches.
- Reduced the pending re-KYC list at a rural branch by 600 accounts in 6 weeks during a rotation.

EDUCATION

B.Com (Hons) in Banking and Finance · **University of Lucknow, Lucknow** — 2017 – 2020
Grade: 71%

CERTIFICATIONS

JAIIB · **Indian Institute of Banking and Finance** — Nov 2023

Certificate in KYC and AML · **Indian Institute of Banking and Finance** — Jun 2024

SKILLS

- Retail loan appraisal
- MUDRA and priority sector lending
- CASA mobilisation
- KYC and AML
- Core banking (Finacle)
- Cash and clearing operations
- Financial inclusion schemes
- MS Excel

LANGUAGES

- Hindi · Native
- English · Fluent
- Awadhi · Conversational

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