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 CORE STRENGTHS & SKILLS

* Operations Management 🗹 Strategic Planning & Execution 🗹 Team Handling
* Multi Tasking 🗹 Customer Service 🗹 AML Reporting
* Risk & Compliance 🗹 MIS Reporting & Presentation 🗹 KYC & AML
* Accounts & Finance 🗹 Effective Time Management 🗹 Audit & 5’s

 WORKING EXPERIENCE

 HDFC BANK LTD SEP 2010 TO – Till DATE

 DEPUTY MANAGER –RETAIL ASSET OPERATIONS

 **JOB FUNCTIONS HANDLED**

**Gold Loan operations Retail Loan Operations CMS & Clearing Operation**

**CASA Operations Cross selling Customer Service**

**RESPONSIBILITIES**

**ASSET LOAN OPERATIONS & LOAN SERVICING**

ASSET LOAN OPERATIONS:

> Handling Hub operations for retail assets of 13 locations with team of 5 members.

> Managing the Day to Day processing in the Loans, Handling approvals, Resolving queries, handling escalations pertaining to Retail Asset Operations.

> Disbursements of all Retail Assets product file such as TW, AL, UCL, PL, GL operations.

> Branch custodian and handling Vault keys.

> Report and escalate exceptions concerned department with manager in loop.

> Acquiring necessary KYC docs for loan disbursements and closure of loan.

> Ensure Process Documentation is in place and always accurate and updated.

> Ensured compliance to all regulations and key controls

> Reconciliation & MIS preparation and reporting of senior manager.

> Preparation of reports for senior management and also participate in making Line of Business presentations.

> Evaluated loan documents and scheduled funding for same.

> Ensuring all documentation and collection of necessary documents for loan processing.

> Processing of files with fulfilled documentation and ensuring timely disbursements.

> Payments processing and disbursements to dealer and customer for loans processed.

> Register and Dispatch maintenance as per audit and 5s standards.

> Preparation of monthly and daily MIS and circulation of same to reporting heads.

> Preserving Gold loan packets in safe custody with necessary movement registers.

> Maintenance of daily registers and daily reconciliation of Dummy GL’s.

**KYC & CASA OPERATIONS**

* Ensuring strict due diligence while process the A/c opening forms and identifying proper

 RISK profiling as per customer profile.

* Compliance with all applicable Rules / Regulations of the Company and Group Policies and

 adherence to the organization Code of Conduct.

* Comply with Group Money Laundering Prevention Policy and procedures to the extent applicable

 and Reporting all suspicious transactions to the Line Manager.

* Document verification and processing of various a/c types such as savings, current, corporate

 salary, agri lending and loan based a/c openings.

* Ensuring strict KYC and AML verification and ensuring customer due diligence checks.
* Acceptance of KYC as per approved policy and validation of all documents submitted.
* Maintenance of daily files and registers updations on daily basis and conducting surprise

 verifications on fortnight and monthly basis.

* Evaluating new and existing product offerings. To ensure that errors highlighted are rectified or

 reported on the same day of errors identified.

* Daily dispatch and register maintenance as per 5’s standards for audit purpose.
* Processing and decision making as per the Departmental Operating Instructions manual specified in circulars.
* Strictly maintaining error free processing to avoid TAT delay and customer complaints.
* Reporting of Monthly MIS with presentation on volumes and improvement areas to managers.
* Processing forms with necessary approvals from dept head for high value transactions with strict compliance.

**ACCOUNTS & FINANCE OPERATIONS :**

* Record Transactions and Maintain GL Reconciliations.
* Perform and complete account reconciliations Monthly/Quarterly.
* Support Audit and Compliance Requirements.
* Prepare and process accounts payable checks. Reconciliation of payments.
* Vendor code creation, file maintainence, payments processing.
* Ensuring all GL balances are up to date without any differences
* Daily reconciliation of GL dummy accounts with nil balances.
* Asset Management of fixed assets maintaining all asset codes and disposal of dead assets.

 **CLEARING OPERATIONS**

* Inward/Outward Clearing processing in banking software’s like finware and flexcube.
* Managing inward Clearing , including the following, within the cutoff timings and without exceptions
* Tallying of cheques received verification and authorization of entries.
* Management of Receivable or Payable - Booking & follow up
* Referrals management for cheques as applicable including for CBS cheques.
* Identify and return eligible cheques to the presenting bank.
* Raising referral and follow up for response.
* Maintain Outward Cheque Return Register and other records.
* To ensure there are no late return of cheques for funds reason and technical reasons,
* Managing Outward Clearing within the cutoff timings and without exceptions.
* Verification and authorization of all entries before presentation in outward clearing.
* Manage Inward Returns and ensure nil exceptions.
* Daily reconciliation of Nostro accounts and monitoring all Suspense Accounts without exceptions.
* Management of Clearing Funds and maintaing Nostro account balances below prescribed limits
* Fornightly reporting of suspense/Monthly Nostro accounts after due verification and with relavant details. Safe-custody of Nostro account cheques and judicious use of the same.

 PREVIOUS WORK EXPERIENCE

 ING VYSYA LIFE INSURANCE CO.LTD, Feb 07 – Aug 2010

 ASSISTANT MANAGER- INSURANCE OPERATIONS

**Team Handling Underwriting Cash Management MIS Reporting**

**Asset Management Customer Service Trainings Audit & Complaince**

**Cross Selling AML Reporting Claims Processing Multi Tasking.**

**JOB PROFILE**

* Handled 7 branches with team of 8 members and monitoring backend operations of scrutinizing proposals and doing of primary underwriting, ensuring all the requirements gathered for login.
* Handling of financial transactions of branch and doing reconciliation of the receipting in turn banking the same by next day.
* Monitoring maintenance of uniformity in all branches with in terms filling and process adherence for achieving of high audit ratings.
* Providing day to day area mis to all administration and functional managers regarding performance of branches in terms of login vs issuance, petty cash, manning details update.
* Doing primary underwriting for the proposals ensuring all requirements is collected and not entertaining fraudulent activities in forging the documents.
* Having regular follow-up with sales managers and advisors for clearance of orms and giving regular update to branch head.
* Conducting weekly training sessions to sm’s and advisors and educating them regarding the documentation and process. Highlighting the errors for the week and ensuring same are not repeated.
* Maintaining all kind of filing and registers with soft copies related to branch operations and ensuring 100 % as per process.
* Taking commitments from clients and fixing medical appointments and assisting client in completion of medicals and doing timely follow up with medical network and HO for issuance.
* Handling all the claim related issues of the branch and doing quality neighborhood check for claims registered.

**BRANCH CO-ORDINATION**

* Processing of all HR related activities of entire HUB regarding new employee joinees and exit from the system and maintaining track of same.
* Processing of employee joining formalities and co-ordination with HO for getting employee no and business code in time.
* Maintaining track of manning details of area and publishing weekly mis to reporting heads.
* Maintaining mis and tracks related coding and activizations of the branches separately of entire HUB.
* Monitoring and processing of advisor batches for III exam and ensuring with all requirements fulfilled for attending exam.
* Follow ups with HO for advisor coding and maintained 95% in coding for every batch processed.
* Handling and processing of all petty cash and accounts related transactions of branch.
* Co-ordinations with vendors for tie-ups and following with HO for timely processing of all bills with in the date committed.

 E-NXT FINANCIAL SERVICES LTD

 TATA MOTOR FINANCE LTD., JAN 06-FEB 07

 CREDIT & OPERATIONS EXECUTIVE

**CREDIT OPERATIONS & CUSTOMER SERVICE :**

* Credit Verification and disbursements of files of 3 Products pertaining to 3 districts.
* Handling all financial transactions of the branch and reconciling the same by eod for next day deposit.
* Co-ordinating and replying to the queries raised by the HO regarding the files disbursement.
* Preparing monthly reports on disbursement of loans product wise & location wise sending mis to respective superiors.
* Monitoring, updating and tracking PDD's pending to be collected & updated & keeping the sales
* duly informed.
* Maintaining adequate stock of stationery for all the products i.e. Agreements, Agreement books, Files cheque pouches, etc.
* Preparing the daily booking and file status report and sending same to branch managers of the location.
* Managing service operations for rendering quality services.
* Providing firstline customer support by handling queries efficiently and resolving the issues in specified tat.
* Setting out quality standards for various operational areas and ensuring high quality customer experience while adhering the process.
* Standardizing the client communications by updation for any changes at time of walk-in itself by cross checking.

 EDUCATIONAL QUALIFICATIONS

 2009 : Pursuing MBA from S.V.university in Correspondence.

 2002-2005 : Completed Graduation in B.com computer applications from S.V.University.

 TECHNICAL SKILLS

Operating Systems : Windows 98, 2000, NT, XP.

 Database : Oracle , Visual basic,

Internet Technologies : HTML

Application Packages : MS-Office, Finware, Flexcube, Fin one, LOS.

 Lotus Notes, Ms outlook.

 PERSONAL INFORMATION

Date of Birth : 07th May 1984

Languages Known : English, Telugu and Hindi