**Overview**

* More than 8**+ years of solid experience in Retail Banking Operations and Sales.**
* Experienced in customer facing roles, and work closely with the Implementation Team to provide appropriate services to the clients.
* **Self-motivated** to learn new technology and products.
* Smart working and independent starter with **capability of handling teams individually**.
* **Delivered Award winning performance in past company**.
* **Expert in Core Banking Software FINACLE, FLEXCUBE.**
* **Expert in IBM Lotus Notes (LONO), FOREX Software Deal Pro (SWIFT), CRM Next (Talisma), Peoplesoft, FCRM, TCS HCM Platform (SAP).**

Work History

Dec 2015 – Till Date. Ltd as Operations Head.

June 2014 – Nov 2015 **Ltd** as **Personal Banker Authorizer**

Oct 2012 – May 2014 Foods & Beverages as Sales & Marketing Manager.

June 2007 – Sep 2012 **Bank Ltd** as **Assistant Manager - II.**

Academic Credentials

Nov 2009 **Post Graduate Diploma in Human Resource Management** from

All India Institute of Management Studies Chennai.

Oct 2005 **Bachelor of Science in Information Technology** from Visva Bharati University,

Shantiniketan, WB.

May2002 H.S.S.L.C. from Assam Higher Secondary Education Council, Assam.

July 1999 S.S.L.C from Board of Secondary Education, Assam.

**Achievements/Awards**

***At HDFC Bank Ltd.***

Received **appreciation mail** for remarkable sales of **Personal Loan** in September 2014.

Received **Certificate Of Recognition** in **Padhe Chalo Badhe Chalo Contest** in December 2014.

Received **Certificate Of Appreciation** for **Outstanding Performance** in SB (Non Sales) Contest in September 2015.

Received **Certificate Of Appreciation** for **Outstanding Performance** as Best Common Authorizer in September 2015.

***At ICICI Bank Ltd.***

Won Award of Excellence for **Outstanding Performance** in March 2011.

Received appreciation for **remarkable sales of Credit Card and Life Insurance Policies** in July 2010.

**Professional Experience**

Ltd. Dec 2015 – Till Date

Designation: Operations Head. Grade: Manager

Responsibilities:

* **A/c Opening.**
* **Authorize all transactions.**
* Develop and monitor turnaround times for each transaction and institute processes to track and monitor the same
* Review all critical reports, monitor cash levels, fraud control, filing etc
* Manage KYC and all compliance related processes in the business
* To ensure teams compliance with Group Policy and Standards on Money Laundering Prevention or local regulatory requirements for the prevention of money laundering
* Fortnightly reporting, Large Cash Transaction, ATM Audit, Suspense, TOD…etc
* **CRM Complaint Handling.**
* **Locker Reconciliation, Issuance, Surrender, Operation.**
* **Monitoring of Dummy accounts**
* Achieve sales targets and providing Customer service
* Enhance the value of existing accounts of Current account & saving account customers.
* Managing Operations like **A/c opening, Fixed Deposit, Clearing, Forex etc.**
* Perform **KYC, CDD (Customer Due Diligence) & EDD (Enhanced Due Diligence)** sample reviews on new & existing clients for both banking & lending relationships.
* Work with sales staff, relationship managers and operations to identify required **KYC** information.
* Review, complete and validate missing **EDD (Enhanced Due Diligence)** information.
* Validate the customer's business purpose and legitimacy and analyze any transactions that appear unusual based on the customer's profile.
* Determine potential risk to the Bank through extensive research and documentation of new clients.
* Provide detailed documentation of the due diligence performed.
* Determine appropriate action to be taken based upon the customer review.
* Provide next step recommendations to BSA **(Bank Secrecy Act)** Manager and escalate issues as appropriate.
* Other duties as assigned to assist with effective administration of the AML/KYC

Bank Ltd June 2014 – Nov 2015

Designation: Personal Banker Authorizer. Grade: Manager

Responsibilities:

* **Authorize all Personal Banker transactions.**
* **A/c Opening.**
* **Supervising all Non-Cash transactions like DD/MC, fund transfer etc.**
* **Responsible for Cash and Customer transactions at the Teller counters.**
* Develop and monitor turnaround times for each transaction and institute processes to track and monitor the same
* Implement Customer satisfaction surveys and establish the business at one of the best in the industry
* Implement training programs for all team members on customer service, contact management
* Track end to end Complaint management and resolution and do root cause analysis where required
* Work closely with Sales in marketing program to ensure quality customers education process
* Develop training materials and coordinate training for all staff
* Manage KYC and all compliance related processes in the business
* To ensure teams compliance with Group Policy and Standards on Money Laundering Prevention or local regulatory requirements for the prevention of money laundering
* Fortnightly reporting, Large Cash Transaction, ATM Audit, Suspense, TOD…etc
* **CRM Complaint Handling.**
* **Locker Reconciliation, Issuance, Surrender, Operation.**
* **FOREX transactions authorisation/ supervision and reporting, SWIFT.**
* **Updating FOREX rate board**
* **Monitoring of Dummy accounts**
* Achieve sales targets and providing Customer service
* Enhance the value of existing accounts of Current account & saving account customers. Responsible of retention of accounts
* Managing Operations like **A/c opening, Fixed Deposit, Clearing, Forex etc.**
* Perform **KYC, CDD (Customer Due Diligence) & EDD (Enhanced Due Diligence)** sample reviews on new & existing clients for both banking & lending relationships.
* Work with sales staff, relationship managers and operations to identify required **KYC** information.
* Review, complete and validate missing **EDD (Enhanced Due Diligence)** information.
* Validate the customer's business purpose and legitimacy and analyze any transactions that appear unusual based on the customer's profile.
* Determine potential risk to the Bank through extensive research and documentation of new clients.
* Provide detailed documentation of the due diligence performed.
* Determine appropriate action to be taken based upon the customer review.
* Provide next step recommendations to BSA **(Bank Secrecy Act)** Manager and escalate issues as appropriate.
* Other duties as assigned to assist with effective administration of the AML/KYC
* Review all critical reports, monitor cash levels, fraud control, filing etc
* **Maintaining Inventories.**
* Follow up with division and RFC on any necessary corrections and amendments.
* Ensue that internal system with letter of credit / open account transactions with financial providers with their reference numbers updated.
* Ensure documents advice received from bank must be signed by signatories and submit to bank to collect the documents.
* **Branch Operations and Audit Compliance,5S, SOX and other regulatory compliance of the branch**
* Reconcile all Suspense accounts and maintain the register
* Key register updation.
* Branch batch opening/closure.

Foods **&** Beverages**.** Oct 2012 – May 2014

Role: Sales & Marketing Manager.

Responsibilities:

* Demonstrate marketing skills and company product knowledge
* Develop an annual marketing plan in conjunction with the sales department. This should detail the years activity to meet agreed company objectives
* Budget management. To deliver all marketing activity within the agreed budget.
* To direct marketing staff where budgets are devolved.
* To conduct market survey in order to identify market requirements for current and future products.

Skillset:

* An excellent understanding and experience with selling trading, to the F&B market.
* Solid understanding of the analytical processes used to manage procurement and risk within F&B corporations.
* Self-starter with strong verbal and written communication skills.
* Ability to thrive under pressure and work well with others within our organization as well as externally with prospective clients.
* Ability to interface with all different levels and roles of responsibility within an organization.
* Possess excellent presentation skills along with the ability to take the initiative in developing sales opportunities.

**bank Ltd.** June 2007 – Sep 2012

**Designation:** Deputy Branch Manager. **Grade:** Assistant Manager II

Responsibilities:

* **A/c Opening**
* **Supervise & Monitor staff in terms of productivity & other issues**
* **Customer service to ensure walk in customers issues along with resolution of customer queries/complaints**
* **Review daily accounts opened, report and update Signature Specimen cards with account number.**
* **Raising clearing entries on a daily basis.**
* **Reconciling all clearing accounts on a daily basis**
* **Perform call back function on all inward clearing checks.**
* **Liaises with relevant parties (e.g. corporate relationship managers, branch managers) to obtain approvals for transactions to be processed.**
* **Provide input/feedback/ideas in order to make improvement to processes and procedure within clearing processing unit.**
* **Ensure processing of Inward Clearing, Outward clearing under CTS/MICR, ECS Debit & Credit, and Salary processing and transfer transactions are done as per SLA within TAT.**
* **Ensure accurate posting of transactions within self-allotted authorities and for over limit after obtaining the necessary approvals with appropriate vouchers signed off.**Zm9yd2FyZGluZ19pcCA9IDEuMjMuMTc1LjE1LHJlbW90ZV9hZGRyZXNzID0gMS4yMy4xNzUuMTU=

Zm9yd2FyZGluZ19pcCA9IDEuMjMuMTc1LjE1LHJlbW90ZV9hZGRyZXNzID0gMS4yMy4xNzUuMTU=

* Zm9yd2FyZGluZ19pcCA9IDEuMjMuMTc1LjE1LHJlbW90ZV9hZGRyZXNzID0gMS4yMy4xNzUuMTU=
* Zm9yd2FyZGluZ19pcCA9IDEuMjMuMTc1LjE1LHJlbW90ZV9hZGRyZXNzID0gMS4yMy4xNzUuMTU=
* **Lobby Management**
* **Monitoring all Dummy accounts**
* Generate business, cross sell and monitor cross sales of Personal Bankers.
* Maintenance of Specimen Signature Cards.
* Review Branch reports like End of day (EOD) cash position report, Instruments issued, BJR, etc.
* Perform **KYC, CDD (Customer Due Diligence) & EDD (Enhanced Due Diligence)** sample reviews on new & existing clients for both banking & lending relationships.
* Work with sales staff, relationship managers and operations to identify required **KYC** information.
* Review, complete and validate missing **EDD (Enhanced Due Diligence)** information.
* Provide guidance on complex account structures; complex trusts, off-shore trusts, legal entities etc.
* Validate the customer's business purpose and legitimacy and analyze any transactions that appear unusual based on the customer's profile.
* Determine potential risk to the Bank through extensive research and documentation of new clients.
* Provide detailed documentation of the due diligence performed.
* Determine appropriate action to be taken based upon the customer review.
* Provide next step recommendations to BSA **(Bank Secrecy Act)** Manager and escalate issues as appropriate.
* Other duties as assigned to assist with effective administration of the AML/KYC
* Monitoring of dummy accounts, suspense accounts, deferred accounts, accounts payable/ receivable, Reconciliation and maintenance of suspense accounts register as per the required formats.
* Identification and Closure of TOD accounts on regular basis.
* To manage efficiently a team of Counter Service Specialists and handle effectively the Branch counter area in a risk free and customer friendly manner.
* Ensure adherence by counter staff to policies and processes whilst striving to minimize operational losses
* Ensure all counter transactions are processed accurately and swiftly and in accordance with the laid down procedures.
* Monitoring of salary uploads.
* Be vigilant and alert on any possible frauds and risks.
* Provide continuous feedback to Branch Operations on process adherence and any observed inconsistencies at the counter through Branch Monthly Exception Reporting Mechanism.
* Ensure cash shortages and excesses both at counter and ATM are at zero.
* Investigate thoroughly any differences in balancing and reconciliation of cash and other security items by following the standard process of checking / scrutiny / investigation.
* Maintain an up to date / balanced inventory of all security stationery.
* **Selling Insurance Policies of both Life and General Insurance**
* **Maintain tight control on all Branch Sundry and Suspense & Income accounts and prepare / report monthly statements to Branch Operations.**
* Ensure effective risk management and regulatory compliance for the Teller functions.
* **To observe appropriate measures defined for cash & vault security.**
* **Maintaining MIS of Referrals.**
* **Managing Existing Clients & Acquiring new ones.**
* **Self-acquiring of New to Bank accounts through references and cold calls**
* **Achieving the Business targets assigned in terms of cross selling, enhancing and upgrading the High Net Worth relationships.**
* Profiling Customers and provide financial products to meet customer needs.
* **Ensuring the highest levels of service to the High Net Worth customers.**
* Providing financial planning & Investment Advise.
* **One point contact for all requirements of High Net Worth customers in the Branch.**
* **Acquisition & Servicing of High Net Worth customers**.

Skillset:

1. **Account Opening**.
2. Cheque book & passbook issue.
3. **Clearing of cheques**.
4. Selling para banking products
5. Cash Receipt & Cash Payment.
6. **Posting & verifying vouchers and cheques.**
7. Voucher checking**.**
8. **Fund Transfer.**
9. RTGS/NEFT
10. Outstation Bill lodging & realising
11. E-Tax Challan Payment
12. Cash remittance
13. Expert in **Core Banking software** **FINACLE, FLEXCUBE**.
14. Expert in IBM **Lotus Notes (LONO), FOREX Software Deal Pro, CRM Next, Peoplesoft**, **FCRM**.
15. Dishonour of Outstation Cheques
16. **Monitoring and Supervising Teller**
17. Monitoring CCTV and ensuring all are working.
18. **Voucher Authorizing.**
19. **Vault Custodian**
20. **FOREX (TT) Transactions.**
21. Cash management and liaison with Currency Chest
22. Periodic exchange of keys lodged with other branch
23. Maintenance of Cash Shortage/ Excess Register
24. **Current & Savings Account**
25. **Term Deposits**
26. **Loans**
27. **Credit / Debit Cards**
28. **KYC/AML**
29. **Locker Operation, Issuance, Reconciliation.**

Key Competencies**:**

* Provides Documentation walkthrough to clients for activities including to New Account Opening, Account Closures, Zero Balance Agreements and others
* Understands the various guidelines stipulated locally by RBI for Account opening from time to time.
* Scrutiny of executed documents
* Provide appropriate advisory service to clients in addition to transactional services
* Engage with Compliance to handle documentation exceptions and approval process
* Build and deepen working relationship with business partners
* Handle end-to-end delivery of solution to existing and new clients
* Co-ordinate with business partners to meet client critical requirements and ensure successful delivery of all the required products, services and system solutions
* Focus on total client relationship and servicing a broad range of client needs, or Operations Support within a specific wholesale operations area
* Work closely with the Implementation Team to provide appropriate services to the clients
* Daily Batch posting.
* Daily proofing and reconciliation of clearing /suspense/internal accounts
* Processing/Maintaining log for returned cheques
* Balancing / reconciliation of clearing suspense/internal accounts
* Verification of funds/ signatures, approval process of cheques /obtaining exception approvals
* Processing Stop payments /post-dated cheques/FX transactions

**Personal Details**

**Date of Birth :** September 25 1982.

**Nationality :** Indian.

**Language Known :** English,Hindi,Bengali,Assamese

**First Name of Application CV No:**

Whatsapp Mobile: +971504753686

