***Vidhu***

[***Vidhu.319139@2freemail.com***](mailto:Vidhu.319139@2freemail.com)

**Resume Summary** Banking professional with over 6 years’ qualitative experience in Strategic Planning, Operations Management, and Statutory Compliances in the Banking sector. In-depth understanding of all processes and systems connected with banking industry. Abilities in developing, enhancing and implementing systems and procedures for enhancing service deliveries escalating revenues and profitability. Distinction of being a core member of teams that successfully established branch operations of Bank with excellent planning, analytical & interpersonal skills

**Objective:** To work for a reputed Organisation which provides a challenging environment, wherein, I would be able to exhibit and enrich my skill sets and prove to be an asset to the organization.

**Education Highlights:**

* Master of business administration(MBA) : GJIMT,Mohali, India
* B.A           :  MCM DAV,Chandigarh, India

**AREAS OF EXPERTISE**

*Strategic Planning*

* Conceptualising strategic and operational plans for the branch for drawing a good image them with the bank’s macro level plans.
* Aligning resources in line with the branch targets and performance estimates.

*Operations Management*

* Administering the entire banking operations entailing fund clearance, cash management, accounts etc. to ensure optimal service and efficiency levels.
* Establishing performance-oriented systems/ procedures for execution of banking operations.
* Evaluating banking processes & procedures to locate & alleviate possible bottlenecks/ frauds.

*Business Development*

* Concentrating on targeted institutional accounts and individual clients for ameliorating the business turnover levels, in comparison with competitors.
* Identifying new viable avenues to augment business generation.
* Optimising customer service levels through delivery of outstanding services.

**Work Experience:**

Company: **ICICI BANK ,India**

Title: **Customer Service Manager (CSM)**

Duration:  **November 2007 - Feb 2013**

**Job Description:**

* Working towards achieving the branch targets in terms of various product offer by the bank
* Continuous involvement in third party products distribution & cross selling.
* Disseminate product information & providing customer service
* Build very strong & excellent relation with NRI client by making them aware of the products offered by the bank.
* Dissemination of product related queries and cross selling of financial products.Handling CMS designated Branch in Punjab ,Haryana & Himachal Pradesh
* To coordinate & control role out of all new client start-ups for region with all the CMS enable branches
* To monitor activity in CMS designated branches, there after guide the branch about the prescribed process.
* To ensure & monitor that sufficient number of officials at the branches are conversant with CMS process and conduct training where necessary
* To closely co ordinate with corporate office for any network related expansion requirement & remove delays.
* promptly respond to the queries raised by CMS client.
* To coordinate & control out of all new processes and products with all the CMS enable branches for the region.
* To check out constraints, if any, at the branches & provide support i.e. cash disposal solution, outsourcing etc
* To ensure & monitor for faster processing of CMS transactions & eliminate delays
* Monitoring the day to day activities of the CMS branches in region & liaison with Zonal CMS desk
* Taking care of branch operations as per audit compliance.
* Maintaining healthy business relations with high net worth clients, ensuring high level of customer satisfaction matrices

Company: **CITI FINANCIAL LTD**

Title: **Credit officer**

Duration:  **June 2006 – march 2007**

**Job Description:**

* Dealing with disbursement of personal loan.
* Drafting, preparing, and updating letters of credit
* Ensuring that letters of credit are in compliance with banking regulations and financial institution policies
* Answering customer inquiries regarding policy and specific letter of credit financings
* Maintaining letter of credit files and status reports

***Short term Assignment in HDFC Chubb from Aug2005 to Nov 2005***

**Job Responsibilities**

* Coordination with hdfc bank employees for general insurance.
* Generating general insurance leads.
* Handling customer enquiries.

**Software Skills:**

* Operating Systems : MS DOS,Windows98, NT, 2000, XP
* Application : MS Office, Open Office
* Working Platform: :Finacle, FCRM, Profound collection(CMS) etc.

**Strengths:**

* Managing problems under stress
* Ability to work independently
* Willingness to learn
* Self confidence
* Ability to complete the work in allotted time with compliance of audit and quality assurance

**Personal Details:**

Date of Birth : 09h May, 1983

Marital Status : Married

Visa Status : On Husband’s Visa

Languages Known       : English, Hindi and punjabi