**VIBHAVARI**

Email: **vibhavari-396830@gulfjobseeker.com**

**CURRICULUM** **VITAE**



**Career Objective**

I envisage myself to be part of an organization whose activities include a wide range of services in the field of Financial Institutions. I wish to be in a position that enables me to make a significant contribution to the organizational growth out of the professional experience and knowledge which I have gained over the years and add value to my job.



**Professional Experience**

**10 years in Exchange house heading Back Office Operations Department, Process Improvement & Documentation, system designing, and Banking Relations.**

**12 Years of Banking Experience in various departments such as Relationship Management, Retail Liability, Retail Branch Banking, Retails Operations, Selling of Mutual Fund & Bonds.**



**Achievements –**

* **EFQM (European Quality Foundation Management) Assessor**
* **Successfully established UAEFTS 3.0 facilitate by Central Bank in our organisation.**
* **Successfully developed WPS Automation in our Organisation.**
* **Successfully launched WPS Online Portal.**
* **Successfully developed API with partner Banks for processing Remittance**
* Passed **(DEMAT)** exam of **National** **Securities Depository Limited** with First Class.

**Manager Processes /Back Office Operations 2018 till date**

**Incharge WPS & Remittance Dept 2014 till 2018**

**Supervisor WPS 2012 till 2014**

**Business Coordinator 2010 till 2012**

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**Responsibilities**

* Process Improvement and Documentation
* Delivery of Projects
* Manage Remittance & WPS function, monitor employee performance and enhance employee productivity.
* Managing Offshore shared service centre
* Ensure and enhance relationship with all Banks & business partners.
* Closely work with the Business Development team to develop strategic business partnership with potential customers and to increase WPS business volume.
* Provide strategic support to regain lost customers.
* Effectively coordinate with Central Bank for FTS, WPS and all other systems related to Central Bank.
* Manage bank funding, ensure sufficient balance in all corresponding banks accounts and ensure accuracy of information provided.
* Lead the launching of new products and services and provide updates to all team members on products, promotions, regulations and guidelines.
* Continuously enhance systems as per business requirements and market trends.
* Manage and ensure bank release is done as per the cut off time and schedule.
* Manage and ensure that the bank and money products reconciliation has done as per the required schedule.
* Manage Western Union process.
* Manage the processing of labour guarantee, credit card payments through Central Bank.
* Manage customer complaints, identify major reasons for customer complaints, develop solutions to reduce customer complaints and enhance customer satisfaction through effective coordination with branches and banks.
* Provide MIS reports to Management with observations and recommendations.
* Ensure all transactions are processed as per compliance and in line with the AML procedures.
* Provide MIS reports to Management with observations and recommendations.
* Assign tasks to team members and monitor the level of controls and measures taken.
* Provide guidance and ensure teamwork to create a highly engaged environment.
* Continuously monitor employee performance and enhance employee productivity.

**Developed operational process and system for all new products introduced in our organisation like Credit Card Payments, Payroll card, Western Union Token system process.**

**Punjab & Maharashtra Bank Ltd. Mumbai, India**

Assistant Manager Branch Operations & Marketing from August 2007 till September 2010.

December 1998 to July 2007 as Executive Branch Operations & Marketing.

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**Responsibilities**

***Retail Operations*:**

* Developing and Managing the day to day functions of the Branch such as liability & asset management, cash management inward and outward clearing, Post Dated Cheque management, Outward and Local bills for collections, Foreign currency cheques management adhering to Anti Money Laundering issues & KYC procedure
* Ensuring all controls, compliance, policies and procedures and reporting requirements are adhered to. Identifying strategic service delivery issues and reflecting them in the operational plans with appropriate actions to address the issues
* Working closely with department manager to ensure that service delivered is top quality and that customer's needs are being attended to.
* Ensuring high quality results under a low cost and low risk environment.
* Coaching and developing the staff Automating processes wherever possible.
* Identify weaknesses in the effectiveness of controls and key processes within Branch and provide appropriate recommendations for improvement to minimize risk and safeguard bank’s assets without compromising service levels & Service Level Agreements.
* To monitor, reconcile, track GL lines of sensitive nature (sundry accounts / transitory accounts / suspense accounts) to ensure compliance with policy & procedures. Decide on system solutions to achieve operational uniformity and functional objectives.
* Monitor exceptions/deviations by processing units and ensure early closure and regularization.
* Keep track of all open audit findings and ensure timely closure by the respective unit.
* Conduct frequent reviews on sample basis to ensure policies & procedures are complied with at all times and escalate wherever necessary
* Develop an early warning mechanism to avoid surprises in future. Provide independent appraisal of control risk and develop comprehensive plans to improve operational controls for the Branch on an on going basis
* Liaise with internal/external audit to ensure smooth pre/post audit.
* Internal and External Remittances, Foreign Currency Transactions
* Loan disbursement and process of recovery of loan instalments
* Handling mortgage loan cheques i.e. safe keeping, retrieval and presentation of cheques
* Local bill discounting, maintenance and reconciliation
* ATM & Cheque Book Inventory balancing and control.
* Submission of monthly, quarterly & annually reports to head office.
* Cross selling of Mutual funds, Life Insurance, Non-life Insurance offered by channel partners
* Monitoring of Demat Accounts opened under NSDL & CDSL Depository Authority
* Marketing and selling of **Mutual Funds, Bonds**

**J.N. Marshall Engg. Pvt. Ltd. Mumbai, India**

Accounts Assistant from February 1996 till November 1998

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**Educational / Technical Qualifications**

Bachelor of Arts (1994) from Bombay University

Diploma in Computer applications dbase, Lotus, Wordstar, MS-Office. Banking software exposure – TBA, OMNI.

**HOLDING UAE DRIVING LICENCE**

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| **Personal Details** |  |  |
| Marital Status | : | Married |
| Languages Known | : | English, Hindi & Marathi. |
| Visa | : | Resident Visa |

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