

VASHITA RAI

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Intend to build a career with a leading corporate of hi-tech environment with committed and dedicated people, which will help me to explore myself fully and realize my potential. Willing to work as a key player in challenging and creative environment.

➤ **PROFESSIONAL SNAPSHOT**

- Deeply accomplished and result-driven management executive with a consistent record of over 17 years in Business development, operations, Client Servicing, Business Processing & Client Relationship Management.
- Adept in managing business operations with focus on top-line & bottom-line performance and expertise in determining company's mission & strategic direction as conveyed through policies & corporate objectives.
- Strong organizer, motivator, team player and a decisive leader with successful track record in directing from original concept through implementation to handle diverse market dynamics.
- Expertise in successfully ramping business assignments, while working in close coordination with clients and ensuring effective service deliverables.
- Proficient in developing & streamlining systems with proven ability to enhance operational effectiveness and meet operational goals within the cost, time & quality parameters.
- An enterprising leader with proven abilities towards the achievement of organizational goals and industry best practices.

OCCUPATIONAL CONTOUR

Axis Bank Ltd, Delhi-Credit Admin Manager-April 2016 to till date

- Handling intensive portfolio of accounts representing varied mix of complex Infra, LC MC and SME segment. Manage Pre & Post disbursement of Corporate Loans and Monitoring activities. Document preparation, supporting in execution of documents and limit disbursement.
- Maintaining zero operational loss, zero customer complaints and minimal audit observations.
- Adhering to the LA / TAT along with working pending security cases, zero expired insurance, availability of adequate insurance and beating timelines for various assignments thereby delighting internal and external customers
- Managing credit audit, SOX Audit, Statutory Audit and the regular concurrent audit and ensuring zero income leakage.
- Analysing Stock/Book Debt Statements and FFs/quarterly statements/Audited balance sheet
- Identifying Early Warning Signals in the borrower accounts.

Highlights:

- Thorough understanding of various credit products and extant guidelines coupled with excellent coordination with RMs/SME Centers/Branches/Legal Dept/Borrowers ensured minimal turnaround time for documentation & disbursements thereby resulting in customer delight leading to zero customer complaints.
- Merit of improving branch rating in Annual Audit as well as Credit Audit by strict adherence to sanction terms and extant guidelines.
- Track record of maintaining zero operation loss by rigorous scrutiny of accounts with sanction terms and extant guidelines coupled with rigorous monitoring a follow-up with internal and external customers.

ICICI Bank Ltd, Delhi-Deputy Branch Manager -November-2013 to April-2016

- Ensuring that the financials of the branch are under control and the branch adheres to the Know Your Customer (KYC) and Anti-Money Laundering (AML) norms at all times.
- Providing advisory services to corporate & high net-worth customers on funds management while maintaining relationship with Key Accounts.
- Responsible for dealing with external and internal auditors and inspections and compliance.
- Supervising Key Areas including Marketing, Business Channel Development, Team Development, Cost Management, Revenue Generation.
- Monitoring the branch sales targets, conceptualizing & implementing competent strategies in coordination with the branch and the sales team with a view to penetrate new accounts and expand existing ones for a wide range of financial products & services.
- Achieve annual targets for branch set in AOP (Annual operative plan)
- Make action plan, and strategize to get profit through branch operations and cross sell
- Keep up to date with product to provide suitable advice to the customers
- Reduce the waiting time for customers in branch
- Increase the customer satisfaction
- Know the value bankers (VBs) productivity and revenue generation.

HDFC Bank Ltd, Delhi-Personal Banker Operations-February-2011-March 2013

- Accountable for the day to day smooth & error free functioning of the functions / duties associated with Branch Operations, Customer Service, Branch Administration, Risk management and Audit / Compliance & Control framework for the Branch.
- Provide customer service and product information and resolution of customer complaints within the TAT ➤ Safety locker vault custodian and handling locker process.
- Deliverables Custodian-Debit card, locker stamp papers cheque book etc. and preparing reconciliation.
- Processing & verifying customer request & tracking to convert within TAT.
- Daily processing of RTGS & NEFT and verification and management of CRM & focus on zero FTNR.
- Cross sell of direct banking channels to walk-in customers-Instaalert, netbanking, mobile banking etc & new SB/CA account& other banking products to deepen relationship
- Processing of stop payment and account closure and FD creation and breaks.
- New accounts opening form checking & verifying KYC & audit –compliance/AML Anti Money Laundry Guidelines\Retention of accounts.CH-126 tracking.
- Processing of Internal audit Reports & Key risks Indicator.

Kotak Life Insurance Co. Ltd, Delhi-Branch Operation Executive- May-08-January-2011

- Initial underwriting of proposal forms & verification of proposal deposit & KYC/AML Compliance, Funds etc.
- Proposal setup in Life Asia & issuance of PDR. □ Generating PIS on daily basis.
- Proposal dispatch/Tracking issuance/Refunds.
- Cheque dishonor processing & issuing letter for dishonor.
- Attending customer query/Request/Complaint through CSD& PS connects.
- Co-ordinate with the entire customer service request (Top-up, Switch, Withdrawal).Claim processes.
- Cash management and depository services
- Handling cash counter and review daily transactions.
- Audit compliance, Meeting TAT etc

Reliance Life Insurance Co Ltd, Allahabad-Customer Care Executive- September2006 to January'2008

- Initial checking of proposal forms & verification of proposal deposit and KYC verification. Proposal setup in Life Asia & issuance of PDR.
- Handling the team of off- rolls operations employees in the branch and to authorise their entry in LA ➤ Generating PIS on daily basis &Proposal dispatch/Tracking issuance/Refunds. ➤ Cheque dishonour processing & issuing letter for dishonour ➤ Attending customer query/Request/Complaint through CSD.
- Co-ordinate with the entire customer service request (Top-up, Switch, Withdrawal).Claim processes and Medical Co-ordination.

➤ **ACADEMIC CREDENTIALS**

- **MBA (HR/Finance)** from U.P. Technical University, Lucknow.
- **B.A.** from University of Allahabad, Allahabad.
- **XII**-Girls High School & College, Allahabad, ISC Board.
- **X**-Girls High School & College, Allahabad, I.C.S.E Board.

Additional Certification:

Cleared Licentiate Exam in Life Branch and certified by III in 2009

Quality Mgmt: SIX SIGMA GREEN BELT COURSE from IIT-Delhi in August, 2013

➤ **ACADEMIC PROJECTS**

Corporate project while pursuing MBA: "**Selection & Performance Appraisal of ITI's Employee**" From **I.T.I Ltd.**

➤ **PERSONAL DOSSIER**

- Linguistic Proficiency: English and Hindi
- Hobby Listening music and meeting people.
- Location Preference: Delhi/Noida/Gurugram