

Rajyashri Dutta Bera

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Vice President with a Reputed Private Sector Banking Organizations

Professional Synopsis

- ✓ **18 years** of experience in Banking with exposure in Corporate Sales and Client Servicing in Trade, Forex, Cash Management Services, Business Banking and Team Management.
- ✓ More than 10 years of experience in Trade Finance with 7 years in Trade Operations.
- ✓ Proficient at managing & leading teams, managing high value Corporate Relationships.
- ✓ Possess excellent interpersonal, communication and organizational skills with proven abilities in team management, Customer Relationship Management and planning.
- ✓ More than 5 years of experience in Business Accounts Group together with Cash Management Services for advising corporate clients with payment and collection solutions.
- ✓ Deft at checking documentation and KYC compliance with regards to account opening & servicing issues of Corporate Clients.
- ✓ Solving customer fund management issues with CMS payment & collection products.
- ✓ An enterprising individual with strong analytical, problem solving & organizational abilities with a team based approach.
- ✓ Guiding the frontline operations/ sales team with latest updates of Trade Finance, both internal and regulatory to ensure compliance of guidelines.
- ✓ Presently working as Trade Product Sales RM for MSME segment.

SCHOLASTICS

- ✓ Management of Business Finance from Indian Institute of Finance, New Delhi in 2007. Secured 62.5%
- ✓ BSc (Economics Honours) from Raj College, Burdwan University, West Bengal in 2004. Secured 65%
- ✓ Class XII under W.B.C.H.S.E from M.U.C. Women's College, Burdwan, WB in 2001. Secured 57.8%
- ✓ Class X under ICSE Board from St. Xavier's School, Burdwan, WB in 1999. Secured 77.2%

Professional Courses

- ✓ CERTIFICATE COURSE IN FOREIGN EXCHANGE
- ✓ CERTIFICATE IN TRADE FINANCE
- ✓ CERTIFIED DOCUMENTARY CREDIT SPECIALIST

ACHIEVEMENTS

Professional:

- ✓ Have enthusiastically participated in corporate contests and have been acknowledged for performance with International tours and certificates over the years.
- ✓ Have been AVR since the inception of the concept of AVR from 2020
- ✓ Have been nominated as Ahead of the Curve in FY'24 and H1 FY'25
- ✓ Have been awarded The Learning Mascot Award from HR – Learning & Development for Q4 FY'25

Academic:

- ✓ University Position Holder (*Third*) & College Topper in Graduation (Economics Honours)
- ✓ Scholarship Holder in all trimesters of Management of Business Finance
- ✓ Among the top 20 students in Management of Business Finance in a batch of 180

ORGANISATIONAL EXPERIENCE

Associated with Axis Bank since 14th May'07

Relationship Manager – Business Accounts Group (14.05.2007 to 24.05.2012)

Branch Sales Manager (25.05.2012 to 15.10.2013)

Service Relationship Manager – Treasury Money & Trade Group and Global Trade Services Group (17.10.2013 to 31.03.2015)

Customer Service Manager – Transaction Banking (01.04.2015 to 23.08.2019)

Wholesale Banking Trade Product RM - Service (26.08.2019 to June 2020)

Wholesale Banking Trade Product Sales RM (June 2020 to June 2022)

Customer Service Head, MWBC Kolkata and WBC Guwahati (June 2022 to till date)

The Deliverables:

- ✓ Active member for high value Current Account Sourcing & maintaining relationship with corporate clients.
- ✓ Played a vital role in preparing and maintaining comprehensive MIS in excel.
- ✓ Checking documentation and KYC compliance issues related to account opening.
- ✓ Successful in handling portfolio of high value clients
- ✓ Successfully handled the sales team & current account productivity of the branch deputed
- ✓ Co-ordinate with Trade Relationship Managers for increasing the stickiness of corporate.
- ✓ Giving cash management solutions to customers.
- ✓ Handling a team of 5 members and guiding them with sales processes & achieving sales targets.
- ✓ Servicing of clients in trade finance area.
- ✓ Managing a team and taking care of regulatory compliance in Trade and Forex area.
- ✓ Handled the Trade Finance operations of the biggest branch of eastern India in a reputed Private Sector Banking Organization with a team of 11 members.
- ✓ Acted as a Circle Service Head and guided 11 B category branches with 16 frontline Trade Service officials spread across West Bengal.
- ✓ Acted as a Trade product sales RM for MSME customer segment, guiding coverage RMs and retail branches on trade products.
- ✓ Acted as a SPOC for Commercial Banking Trade Product Sales for Eastern Region.
- ✓ Taken care of Trade & Forex Operations for the B Cats of MWBC Kolkata and WBC Guwahati. Taking care of overall Complaine & Hygiene maintenance at B cat Branches of Kolkata & Guwahati.

RELATIONSHIP MANAGEMENT

- ✓ Leading & managing In-House Sales/ Service Team and Serving Corporate Clients.
 - ✓ Providing assistance to customer queries & resolving grievances with payment and collection solutions
 - ✓ Resolving customer queries relating to trade and forex and resolution of EDPMS and IDPMS matters.
 - ✓ Solution provider to MSME customers with respect to Trade transactions and digital products in trade.
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INDUSTRIAL TRAININGS

✓ **ICICI Lombard, Barakhamba Branch, New Delhi** – Live Project

Project : A Project Report on Health Insurance in India

Scope : Project involved comparison of Health Plans offered by different general insurance companies, in terms of features, prices, age bracket tapped, major exclusions, critical illnesses covered, tax benefit & claim procedure. It also had a emphasis on the health insurance industry in Developed Nations, Third Party Administrators & Distribution channels of Insurance companies.

✓ **Syndicate Bank, Shibpur Branch, Howrah** – Summer Training

Project : Study of the various Deposit and Loan Products of Syndicate Bank.

Scope : Project involved thorough study of the banking operation. It includes the preparation of process note for SSI advances and home loans, analysis of stock statements and balance sheets of traders to check the eligibility of working capital loans and other day to day operation.

TECHNICAL SKILLS

✓ Handling different Banking Software

✓ MS Office

PERSONAL PROFILE

Date of Birth : 10th January 1983

Permanent Address : Laxmi Villa, Flat B106, 107 Shaikh Para Lane, Howrah – 711104