



RAKHI SHARMA

SENIOR OPERATIONS LEADER |
BFSI SPECIALIST
INDEPENDENT DIRECTOR IN ZEN
SHIPPING & PORTS INDIA PVT LTD

Operations Management • Business
Growth Strategy • Client Relationship
Management • People Management

+91-9167249171

mollysharma03@gmail.com

Thane West, India

www.linkedin.com/in/rakhi-sharma-37989843

COURSES & CERTIFICATIONS

- Certificate Course on Corporate Strategy, from UCL School of Management, University of London
- Certificate Course on Leadership Skills, from IIMA - (IIM Ahmedabad)

CORE COMPETENCIES

Operations Management	★★★★★
Business Growth	★★★★★
Team Leadership	★★★★★
Client Relationship Management	★★★★★
Risk Management	★★★★★
Portfolio Management	★★★★★
Process Improvement	★★★★★
Vendor Management	★★★★★
Team Management	★★★★★
Strategic Planning	★★★★★
Performance Optimization	★★★★★
Problem Solving	★★★★★
Decision Making	★★★★★

PROFILE SUMMARY

- **Seasoned BFSI Operations Head with over 13 years of expertise in driving operational excellence**, business growth, and client satisfaction within banking and financial services.
- **Demonstrated success in managing end-to-end operations, optimizing branch performance**, and implementing strategic initiatives to enhance efficiency and profitability.
- **Skilled in people management, fostering high-performing teams**, and cultivating a culture of accountability and collaboration to achieve organizational objectives.
- **Proficient in developing and executing innovative business strategies**, including new product roll-outs and go-to-market strategies, to capitalize on market opportunities and drive revenue growth.
- **Experience in overseeing microfinance operations, credit appraisal, and approvals**, coupled with a strong understanding of regulatory compliance and risk management practices.
- **Proven track record of leading internal & external audits**, ensuring adherence to policies and procedures, & continuous process improvement initiatives to mitigate operational risks.
- **Adept at building and maintaining strategic relationships with stakeholders**, including clients, business partners, and regulatory authorities, to drive business expansion and enhance brand reputation.

WORK EXPERIENCE

Operations Head • Oct 2024 – Till Date

Rapid Loans Private Limited - Mumbai, Maharashtra



- Oversee operations across four states, managing Retail Business Loans and Micro-Finance portfolios.
- Spearhead the seamless transition of a portfolio worth INR 4500 million from a BC partner to Rapid Loans.
- Develop and implement comprehensive policy and process manuals, along with tailored monitoring checklists for Business Loans and JLG Micro-Finance Loans.
- Establish robust portfolio monitoring processes to enhance due diligence and mitigate risks.
- Collaborate closely with business and credit teams to ensure the efficient execution of MSME and JLG loans.
- Provide strategic geographic insights for pool buying and portfolio hypothecation by assessing and forecasting risk factors.
- Contribute to a project committee to design and execute an end-to-end process for expanding branch exposure in assigned geographies.
- Play a key role in developing a monitoring framework for Business Enterprise Lending and Channel Financing.
- Lead fraud risk management by identifying, monitoring, reporting, and escalating potential threats while ensuring timely corrective actions.
- Maintain low portfolio delinquency rates by proactively identifying and addressing early warning signals.

Head of Operations • Apr 2023 - 30-Sep-2024

Inditrade Microfinance Limited - Mumbai, Maharashtra



- **Spearhead all operational activities** within a fast-paced environment, ensuring seamless day-to-day operations and optimal efficiency of team.
- **Oversee all aspects of general lending operations**, including loan processing, disbursements, and collections, to meet the needs of diverse clientele.
- **Lead reconciliation processes and manage end-of-day closing tasks**, utilizing advanced IT systems to maintain accuracy and compliance with regulatory standards.
- **Cultivate a customer-centric culture within the operations team**, prioritizing client satisfaction & fostering long-term relationships with stakeholders.
- **Spearhead the transition from manual processes to automation**, enhancing operational efficiency and reducing turnaround times for critical tasks.
- **Incharge of internal audit processes**, collaborating with risk and legal teams to ensure compliance with industry regulations and mitigate operational risks.
- **Manage portfolio and record management systems**, ensuring integrity and accessibility of financial records and data for analysis.
- **Implemented vendor solutions (CMS and BBPs services), such as Razorpay for payment processing and record management systems**, to streamline operational processes and enhance overall efficiency.

Vice-president • Jan 2021 - Mar 2023

Instant Mudra Technologies Pvt. Ltd. - Navi Mumbai



- **Orchestrated the strategic vision and operational direction** for the finance and operations functions, driving organizational growth & profitability.
- **Directed cross-functional teams in finance, operations, & related departments**, fostering collaboration and synergy to achieve business objectives.
- **Formulated and executed financial strategies to optimize resource allocation**, enhance revenue generation, and minimize operational costs, resulting in significant bottom-line improvements.

ACHIEVEMENTS

- Received a bond as a token of appreciation in Happy
- Received the inaugural whistleblower award at Fino for outstanding contributions to fraud and risk assessment.
- Served as a central operations and strategy trainer at FRB Handel, focusing on product training to enhance sales management.

EDUCATION

Advanced Corporate Strategy Management program

IIM Visakhapatnam



Bachelor of Commerce (B. Com)

Calcutta University

2008



LANGUAGES

- English
- Hindi
- Bengali

- **Implemented financial controls & risk management protocols**, ensuring compliance with regulatory requirements & safeguarding company assets.
- **Led the development and implementation of operational processes** and procedures to streamline workflows, improve efficiency, and enhance overall operational performance.
- **Established key performance indicators (KPIs) and metrics** to monitor and evaluate operational performance, identifying areas for improvement and implementing corrective actions as necessary.

Lead-Digital Cash Management • Jan 2018 - Dec 2020



HAPPY - A Digital Lending Fintech - Mumbai, Maharashtra, India

- **Spearheaded the establishment of a high-performing team and structured roadmap** for operational excellence, ensuring alignment with organizational goals and objectives.
- **Monitored team performance and productivity**, implementing strategies to optimize efficiency and enhance operational effectiveness.
- **Conducted reconciliation & coordinated** daily collection activities, ensuring the accuracy of financial transactions and records.
- **Managed teams for operational delivery**, fostering a collaborative work environment conducive to professional growth & development.
- **Facilitated stakeholder coordination across various departments**, including technology, finance, credit, legal, and management, to ensure seamless operational integration and alignment with business objectives.
- **Managed the onboarding process for the department**, ensuring smooth integration of new members & effective knowledge transfer.
- **Handled relationships with lenders**, maintaining communication to support business growth and achieving organizational objectives.

Operations Manager • Jan 2018 - Nov 2019

- **Served as the POC for operational inquiries**, liaising between internal stakeholders and external partners to facilitate communication of issues.
- **Played a pivotal role in customer retention efforts**, overseeing the development and implementation of retention programs to strengthen client relationships and reduce churn.
- **Collaborated with cross-functional teams to develop and execute retention strategies**, leveraging insights and analytics to drive continuous improvement and maximize customer lifetime value.
- **Managed day-to-day business volume, ensuring timely processing & fulfillment of orders**, and proactively identifying growth opportunities.
- **Contributed to business growth initiatives**, participating in the execution of strategic plans to drive revenue growth and market penetration.

Operations Manager • Jan 2017 - Jan 2018



IDFC Bank - Mumbai, Maharashtra, India

- **Managed pre/post disbursement activities** for Business Correspondents, ensuring smooth processing & completion of transactions.
- **Oversaw team performance**, providing guidance and support to maximize operational efficiency and meet performance targets.
- **Conducted On-the-Job Training (OJT) and certification programs** for new users, facilitating their integration into the operations team and ensuring compliance with organizational standards.
- **Prepared and shared daily, weekly, and monthly Management Information System (MIS) reports**, providing insights into operational performance and facilitating decision-making processes.
- **Ensured quality control measures were in place and followed**, maintaining high standards of service delivery & customer satisfaction.

Operations Manager • Apr 2015 - Nov 2016



FirstRand group - Mumbai, Maharashtra, India

FIRSTRAND

- **Led a team of 12 members in the Microfinance back-office operations**, overseeing their activities and ensuring adherence to operational procedures and standards.
- **Managed MIS & TAT reports**, analyzing data to identify areas for improvement.
- **Facilitated smooth claim settlement processes** for Life & Non-Life Insurance products with Kotak & Bajaj, ensuring timely resolution.
- Served as a central operations and strategy trainer at FRB Handel, focusing on product training to enhance sales management.
- Handled insurance-related payments and commissions, reconciling accounts, and managing financial transactions with Kotak & Bajaj.
- **Conducted User Acceptance Testing (UAT)** for new product launches, ensuring functionality & usability met requirements & standards.

Senior Account Executive • Nov 2010 - Mar 2015



Financial Inclusion Network & Operations Limited - Navi Mumbai

- **Led financial inclusion initiatives**, managing accounts & operations to promote access to financial services in underserved communities.
- **Received the inaugural whistleblower award at Fino** for outstanding contributions to fraud and risk assessment.
- **Oversaw account management activities**, including client onboarding, transactions processing, and reconciliation, ensuring accuracy and compliance with regulatory standards.