

Experience:

Deputy Manager

State Bank of India ,Mumbai Circle

Aug 2018 – Dec 2014

- Managed end to end portfolio of Micro, Small and Medium Enterprises (MSME) mainly across retail trading sector (INR 25.00 crores) independently for a cluster of 9 branches.
- Assessed client's risk profile and provided justification for credit limits. Computed internal risk ratings associated with the accounts under Financial, Business and Management risk segments.
- Regularly followed up with the clients and made site visits for inspection.
- Managed a portfolio of retail credit of asset size Rs 12.00 crores.
- Boosted revenue by recommending upselling and cross selling of bank's financial products and services. Achieved YOY growth of 150.80% under non-interest income head.
- Effectively liaised with the key stakeholders to improve customer retention by more than 90%.
- Boosted deposit accounts by encouraging deposit campaigns through Corporate Salary Package accounts.

System Engineer(iOS Developer)

Tata Consultancy Services Ltd ,Pune

June 2018 – Dec 2014

- Developed iPhone and iPad based apps under agile methodology with cross geographical teams.
- Handled onsite clients to understand business requirements to assess technical feasibility.
- Held technical training sessions on iOS frameworks for developers in the team.
- Managed end-to-end project delivery independently from offshore.

Awarded certificate of appreciation by TCS for my outstanding contribution to the organisation through this project in 2014.

Education:

2012–2008 Institute of Technical Education and Research, Bhubaneswar, B.Tech ,Electronics & Communication Engineering, CGPA-9.4/10

2008 Delhi Public School, Bokaro Steel City, Jharkhand, Class XII(CBSE)-89%

2006 Delhi Public School, Bokaro Steel City, Jharkhand, Class X (CBSE)-91%

Certificates & Accomplishments:

- 2018 Statement of accomplishment for successfully completing Credit Risk Modelling in R course from DataCamp.
- 2018 Completed Machine Learning Course, Stanford University on Coursera with Grade 95.3% in 2018.
- 2016 CAIIB(Certified Associate of Indian Institute of Bankers) certified(First Class),conducted by IIBF.
- 2016 Successfully completed prescribed course of studies and passed IIBF certification:
 - Anti-Money Laundering and Know Your Customer examination.
 - Customer Services and Banking Codes and Standards examination.

Personal Info:

Phone :
9923430495

Email :
mail.garima7@gmail.com

Skills:

Business Analysis

Banking Operations

Business
Development

Credit Analysis

Data Analysis

Effective
Communication

Creative

Problem Solving

Team player

Thought Leadership

Management