**Riya Punyani**

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**Date of Birth – 19th November, 1979**

**Mob:** +91 9910955994

**Objective:**

I would like to pursue a career in a challenging and stimulating organization, utilizing my education and professional background. I am seeking a position, which allows me to utilize my Educational & Professional Qualifications, Knowledge, Experience, Skills and Creativity.

**Professional Synopsis:**

An experienced professional with 2.5 years proven ability in following segments of industry.

**Employment History**:

**Indusind Bank Ltd**

Ops Manager Teller – Core bankingNovember 2011 to May 2012

Job Responsibilities:

I worked in the Retail banking branch in teller operations mainly dealing with cash handling and customer care.

* Cash operations including deposits, withdrawals. ATM cash management, handling high value cash transactions etc.
* Ensure reprocessing and curing of returned instructions, forms sent from CPU
* Reduce holding volumes of deliverables/returned deliverables
* Monitoring and timely indenting of branch stationery (other than security stationery) requirement
* Ensure that all morning reports are fired and collected and delivered to the designated individual employees
* Migrate the customers to make use of our services through Direct Banking Channel (Phone banking, Net Banking, etc) to avoid any delays.
* Handling of cash receipts and payments and ensuring transactions are carried out within prescribed format.
* Ensure that the schedule of fees and services are followed and ensuring no revenue leakage to the Bank
* Passbook printing as and when required
* To process stop payment/ hot-listing requests immediately upon receipt of the same.
* Executing of funds transfer / FD closure/ Account closure / Stop payment /RTGS
* Issuance of Demand Draft/ Pay Order
* Ensure highest level of customer service.
* Ensure high level of service to customers & meeting their requirements.
* Preparing cheques for clearing.
* Monitoring of dummy accounts, suspense accounts, deferred accounts, accounts payable/ receivable, Reconciliation and maintenance of suspense accounts register as per the required format
* Ensuring compliance of KYC, identification of customer and communication of product eligibility.
* To handle balance enquiries/ brief transaction queries/ statement or balance confirmation certificate issuance to customers
* As a locker custodian ensure that locker allotment and all other related operations is as per prescribed process
* Error free documentation for all account opening and all customer instructions

**Steria India Ltd, Noida, India**Process Associate Dec 2008 to Jan 2011

Job Responsibilities:

Worked as a process associate in a Utilities (Water Supply) support and collections project. As a regular part of my job, I assisted the customers with their queries with regards to the billing discrepancies, delays and other infrastructure related issues. Following are the other activities that I did as a part of this process.

* Made follow-up calls to help with any further queries
* Maintained time sheets & productivity of team
* Investigate and reconcile discrepancies when they occur
* Ability to Check and verification of vouchers, bills, payments.

**Education**  
  
**Maharishi Dayanand University, Haryana**MSC, Computer Science. 2008

Bachelors in Arts, 2000

**Pure Testing, Noida**

QA Engineer Training, 2009

**Aptech Computers, Haryana**

Diploma in Computer Basics, 2002