**ASHOK KUMAR KAUSHIK**

**M.B.A.( Finance) Mangalayatan UniversityAligarh.**

**Objective**

**To achieve a significant position in a well reputed organization through my inner strength/potential and to deliver the best possibilities for the organization along with my career.**

**Work Experience: 5yrs.**

1. Worked with Rico Auto Industries Ltd. during 2009-11as an Account executive.
2. Presently Working with Royal Bank of Scotland (NV) INDIA FromJune 2011 to till date.

**Company Profile Royal Bank of Scotland 2011 – Till Date**

The Royal Bank of Scotland is one of the largest banking and financial services organization in the world, RBS operate in more than 50 countries delivering product and services to over 40 million customers and committed to bring innovative product and services that help to manage customers finances in easier way.

**As Senior Officer (SME)from Oct. 2012 to till date**

Responsible for the concerns and queries process, handling the queries of the customers related to the Personal Loans and the Business Loans, Queries of the customer related to the different types of charges applied on their account. Account Closure, Payment Authorizer, Money transfers issues and inheritance.

**As an Officer from 24 June, 2011 to Oct. 2012**

Responsiblefor the payment protection insurance, in calculating the rebate for the insurance to be given to the customers, handling all the concerns of the customers related to the insurance sell to them**.** preparing Business Requirement Specifications (BRS), maintenance of accounts and investments, Payments.

**Area of Expertise**

**Business Analysis/Decision Making:** Undertaking system study to understand the existing policies and procedures(AYIC, KYC, AML, Compliance policies.) Preparing Business Requirement Specifications as regards to all functions.

**System Knowledge:**Knowledge of India, UK& Netherlands banking system’s as like Staffware, Centraleteogastan (CT),Image & WorkFlow, Back Office, Lotus Note, Outlook, and FircoSoft, Database.

**Money Transfer/Payments:** Verify the resolutions of money transfer in N.L operation and Payment to customer through Back Office from bank suspense a/c. and knowledge of online payments like RTGS, NEFT payments.

**Internal Audit:** Development of audit plans, maintenance of internal control systems, finalizing Approach/ Scope/ Report Format, Manpower allocation, Report Submission with Analysis and Recommendations.

**Account Closure:** Account Closure is the process in which we have to close the account of the client after transfer of balance & disconnecting the connected products like debit cards, Electronic Banking etc from that account.

**Responsibilities/ Work profile in RBS**

* Work allocations to staff along with functional trainings and targests.
* Team motivation to achieve targets within stipulated time lines.
* Preparing team’s keep performance indication (KPI) charts.
* Resolve team issues like (leaves, transports, trainings, assesments, work allocations etc.)
* Monitoring performance of the team and give downloads for process updation’s daily and weekly.
* Provide training to colleagues and new joiners.
* Rectification of errors done by team.
* Preparing monthly and weekly reports and MIS
* Helps in Finalization of Balance Sheets
* Preparation of payments and reports.
* Respond to process specific queries and manage escalations effectively.
* Problem solving of customer queries and concerns.

**Company Profile Rico Auto Industries Ltd. 2009-2011**

Rico Auto Industries Ltd. is a manufacturing unit of Auto Components, its various plant in India or USA, UK & joint venture with Fcc, Continental, Jinfie, Magna and Material supply to Hero Honda, Honda Motors, Honda Siel, Tata Cummins Ltd., Tata Motors, General Motors, Maruti Suzuki, Honeywell, Volvo, Jaguar, Motsens, Land rover, Caterpillar etc.

**Responsibilities/ Work profile in Rico Auto Industries Ltd.**

* Responsible for Invoice Verification and J.V in accounting software.
* Preparation of export documents (A.R.E-1, Comm. Invoices, & Domestic invoices.
* Preparation of Sale Report.
* Knowledge of Service tax, Sale tax, Excise, Income tax and TDS.
* Keep the record of transit form (st38 O/W and I/W) form 403, TR16 etc.
* Dealing with Central Excise Dept.
* Taking Mod VAT, Daily Voucher Posting Create ASN.
* Helps in Finalization of Balance Sheets.
* Job work reconciliation, vendor reconciliation.
* Making bills as per the commodity.
* Co-ordination with Statutory and Internal Auditors.

**Professional Qualification**

Institute:                               Institute of Business Management.

University:                           Mangalayatan University. Aligarh

Year:                                    2007-2009.

Percentage:                         M.B.A. (72 %)

Specialization:                     Finance

**Academic Qualification**

 B.Com. From D.B.R.A. University, Agra. (2006)

 Intermediate From C.B.S.E Board. (Kendriya Vidyalaya) (2003)

 High school From C.B.S.E Board. (Kendriya Vidyalaya)(2001)

**Summer Internship Program (During MBA)**

**Company: Unicon Investment SolutionLtd.**

**Company Profile:     Leading Financial Services& Brokerage House in the Country.**

**Unicon Investment Solution Ltd is a leading equity and**

**Securities Firm in India.**

**Designation:                    Management Trainee.**

**Tenure:                            Six Weeks.**

**Job Description:              Marketing Survey for “Unicon Investment Solution Ltd.”, Agra.**

**SWOT Analysis**

Strength:                           Hard working, learning attitude

Weakness:                        Workaholic

Opportunities:                  Financial Sector

Threats:                           Inflation and job competition

**Personal Details**

Name:                               Ashok Kumar Kaushik

 Date of Birth:                   20 may 1986

 Father’s name:                  Mr. Rajendra Prasad

 Permanent Address:         H.No. 54/880A, Ayodhya Ngr. Yammuna par

                                           Mathura. Pin 281001

Present Address:   H.No.363/3 Room No.16 Prem Ngr.

Near Mamta Hospital G.G.N

Hobbies:                             Playing Kabaddi and Appreciate music

E-mail ID:                          kaushikashok97@gmail.com

Contact No.                        08882158812

**Declaration**

I herby declared that the above – mentioned information is correct up to my best

Knowledge and bear the responsibility for the correctness of the above mention.

**Date:                                                                            Place:                                                                        (ASHOK KUMAR KAUSHIK)**