## Resume

#### Ruchira Padalia

F-402 Kaveri Pratham, Near Shilaj Overbridge, Shilaj, Ahmedabad-380058

Gujarat.

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### **Career Objective:**

To align Individual goals with that of Organizational goals & deliver remarkable results accordingly by being efficient in assigned roles & responsibilities.. Honesty & Dedication towards work would be the topmost priority.

### **Professional Experience:**

## **Ujjivan Small Finance Bank**

**Designations:** Area Manager(2018-2020)

Program Manager(2014-2018)

Customer Relationship Manager(2012-2014)

**Department:** Microfinance & Branch Banking

Work Experience: 7Years & 10 months (From 27th December, 2012 to 30<sup>th</sup> September, 2020)

Locations worked at: Ahmedabad, Vapi, Valsad, Navsari, Vyara, Surat, Mehsana & Himmatnagar

# **Key Job Responsibilities:**

Handled direct team of 6 Branch Managers & Indirect reportees up to 105.

- Responsible for Unsecured Loan Business (Group loan & Individual loan Products).
- Monitoring & increasing productivity of each team members in terms of business.
- Responsible for driving Liability and Third Party products
- Ensuring Portfolio Quality: PAR Reduction, Controlling Incremental overdues & adhering to credit policies.

- Monitoring effective customer service at branches.
- Visiting branches & conducting timely branch meetings by guiding/educating team members
  on new policies/processes/compliances as well as ensuring proper implementation of the
  same.
- Performance Reviews & Feedbacks
- Planning for bottom performers to enhance their business productivity

# **Qualification:**

- Passed MBA (Finance) from Gujarat Technological University in the year 2011 with 70%
- Passed BBA(Finance) from South Gujarat Veer Narmad University in the year 2009 with 78%.
- Passed HSC from GHSEB in the year of 2006 with 85%
- Passed SSC from GSEB in the year 2004 with 77%

#### **Others:**

• Passed JAIIB examination conducted by IIFB in the year 2018.

# **Supporting Skills:**

Technology-Microsoft Office & Internet ,Effective Communication & Soft Skills.

## **Personal Details:**

• Date of Birth: 24th June,1988

• Gender: Female

• Linguistic proficiency: English, Hindi, Gujarati & Marathi

• Hobbies: Reading books, listening & recording songs & Travelling

References are available on request.

I hereby declare that all the information given above is correct and complete to the best of my knowledge.

