

## CURRICULUM VITAE

**ROSHAN SHAH**

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(Contact: - 9904070857)

### **CAREER OBJECTIVE**

I look forward to working in environment, where my knowledge, experience as well as educational qualifications are utilized for the benefit of the organization. I would like to give my proficiency in banking, along with a command over computer and dedication efforts towards the growth and development of the organization I work for.

### **KEY SKILLS**

- Liaison/ Coordination
- CRM
- Process and product Knowledge
- Team Management
- Communication and interpersonal skills
- Understanding of Risk and process analysis and audit

#### **CORE COMPETENCIES**

✧ Relationship Management	✧ Operations	✧ Business Intelligence
✧ Liaison/Coordination	✧ Customer Relationship Management	✧ Marketing/Finance
✧ Portfolio Management	✧ Process Planning & Implementation	✧ Strong Interpersonal Skills

### **PROFESSIONAL EXPERIENCE**

#### **Current Employer**

Organization : **HDFC Bank Ltd, Mehsana**

Designation : **Senior Manager**

Duration : Since OCT, 2017

**Major exposure:** -Branch Banking Operation. – As an operation in charge I have handling various products with major responsibilities as per HDFC bank laid down process and policy. Authorizations day to day Branch Banking Operation work with focus on **TAT & QUALITY.**

#### **Job Description:**

- ☞ Disbursement of working capital facilities (Cash credit, bank guarantee, letter of credit. Reshipment. Post shipment tec. for different segment viz Business banking group, Emerging Enterprise Group, Infrastructure Group, CV-CTG, healthcare Finance etc.
- ☞ Verification of Property Papers and Vaulting -Vault Custodian of Property Papers
- ☞ Verification of Entire Loan Documentation & Credit File and authorization of Disbursement
- ☞ Coordination with CPU and RMs/Sales Executives for their requirements.

- ☞ Responsible to satisfactorily handle customer queries/complaints on all operational matters.
- ☞ Coordinate the credit department, loan/property approval, documentation clearance and disbursement in such a way so that it seems a seamless process to the customer.
- ☞ Provide feedback on product, process, documentation with a view to improvement
- ☞ Preparing documentation for initial, enhancement and interim cases for all segments.
- ☞ Key responsibilities a part from disbursement guiding new staff and providing system related training to new joinee
- ☞ Preparation of MIS, Reports and Reconciliation of Various Dummy Accounts under Business Banking
- ☞ Reducing the costs of producing products and services and being efficient.
- ☞ Handling various different roles in different segment like clearing, CMS, gold loan, remittance, fund management & all retail loans and cross cell products.
- ☞ Increasing revenue by increasing customer satisfaction through good quality and service.
- ☞ Develop and maintain professional relationships with all customers and prepare required presentation and recommend various strategies to reduce processing costs.
- ☞ Reducing the amount of investment that is necessary to produce the required type and quantity of products and services by increasing the effective capacity of the operation.
- ☞ Providing the basis for future innovation by building a solid base of operations skills and knowledge within the business.
- ☞ Maintain TAT as per the norms for all operation activities.
- ☞ Excellent in accessing documentation & financials of Retail / SME proposals.
- ☞ Prepare and maintain all reports for branch such as appraisals.
- ☞ Collaborate with sales team to prepare schedule of all operations and track progress and assist all operations leader to resolve all issues and achieve all business objectives.
- ☞ Administer all lending activities for all consumer loan operations.

### **Previous Employer (1)**

Organization : **Kotak Mahindra Bank Ltd. Ahmedabad**

Designation : **SERVICE DELIVERY OFFICER**

Duration : January 2009 to Aug 2011.

**Major exposure:** - Retail Branch Banking Operation - Handling day to day Branch Banking Operation with focus On **TAT and Quality**.

### **Job Description:**

- Customer Services & Solving Problem.
- Authorization various segment of branch banking such as Cash, Demat, Clearing, Locker and ATM area.
- Handling daily branch premise operation
- Verification of account opening forms.
- Knowledge of ECS / EFT /RTGS / NEFT Processing's.
- Cross Selling and revenue generation (CASA, MF, INSURANCE, FD)
- Audit Reporting
- Demat (Processing of DRF & DIS)

- ATM BOD/ EOD – Cash lodgment process & Product Awareness.
- Knowledge of all types of loan including business banking loans.

### **Previous Employer (2)**

Organization : **Bajaj Allianz Insurance Co Ltd.**  
 Designation : **Business Development Manager**  
 Duration : Dec. 2007 – JAN .2009

**Major exposure:** - Direct Sales - Handling various Product such as ULIP, PENSION, HEALTH AND MEDICLAIM.

### **Job Description:**

- Business Development.
- Insurance Forms Verification.
- Cash Management & Authorizations.
- Customer Services & Solving Problem.
- Insurance Consultant Recruiting & Providing Training.
- Cross Selling (Pension, Health & Women LIC Policy).

### **Previous Employer (3)**

Organization : **Kotak Mahindra Bank Ltd. Ahmedabad**  
 Designation : **Clearing Officer**  
 Duration : July 2004- Dec.2007

**Major exposure:** - Clearing Operation - Handling day to day clearing operation work.

### **Job Description:**

- Handling CLEARING / CMS Branch Operations activity.
- Daily monitoring bank GL a/c and reconciliation.
- Clearing Fund Management.
- MIS Reporting.(Monthly /Weekly )
- Handling Audit and their Reporting.
- Vendor bill payment and manage the issue.
- Managing IPO / NFO related activities with Agencies.
- Team Management (6 Man Outsourced Team Handling).

### **Previous Employer (4)**

Organization : **Fascel Ltd. (Vodafone Group)**  
 Designation : **Customer Care Officer**  
 Duration : Dec. 2003 - June 2004

**Major exposure:** - Handling Prepaid and Postpaid service, Customer Query solution, MIS, Daily reporting, providing Training for new product to customer and create awareness.

## **EDUCATIONAL QUALIFICATIONS**

### **Professional Qualification**

- Completed Diploma Banking & Fiancé from Gujarat University
- Completed NCDO,AMFI & IRDA Certificate Course
- Completed JAIB,AML-KYC, Banking Code & Compliance Course from IIBF

### **Academic Qualification**

Degree	Board/University	Year of Passing	%
L.L.B	Gujarat university	Mar-'08	62.72
M.COM	Gujarat university	April-'04	48.15
B.COM	Gujarat university	April-'02	60.83
H.S.C	G.S.E.B	Mar-'99	69.17

## **PERSONAL INFORMATION**

Date of Birth : 3rd July, 1982  
Contact Address : L-4/7/103, Shastrinagar, Ankur Road, Naranpura, Ah-380013  
Gender : Male  
Personality : Pleasing  
Hobby : Playing Chess.  
Nationality : Indian  
Languages Known : Gujarati, Hindi, and English  
Marital Status : Married

## **REFERENCE**

**Mr. Rajit Divetia (Retail Operation - IDFC BANK LTD.)**

## **DECLARATION**

I hereby declare that all the information furnished above is true and correct to the best of my belief.

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(ROSHAN SHAH)