

AASHISH SHAH

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ABOUT ME

Worked with the HDFC Bank retail branch as Teller Authorizer / Teller. I was looking after all retail branch banking transactions like Cash Receipt , Cash Payment, DD BC issuance, RTGS – NEFT transactions, Bulk cash acceptance, FCY Transactions, Tax collection etc, with daily transaction volume of more than 1800 transactions. I am a firm believer that a customer centric approach and exceptional customer service is the only key differentiator in Banking. I always demonstrate rather than ruling on ideas and opinions. I always believe in creating such an environment that every single employee feels proud of being attached and working with the organization.

Most importantly I always be high on morale and also inculcate ethical practices.

SUMMARY

Experience of 6 years of experience in Banking Operations, Profitability Management, Business Development and CRM. Expertise in FX, Treasury, Risk Management & Control, Structured Derivatives Product Marketing and Financial Planning. Skilled in sales of financial products for SME's & individuals, commodity based finance, cross selling of Stocks, Bonds, Mutual Funds or Insurance, etc. Proficiency in handling end to end process starting from lead generation to closure.

Efficient in establishing new borrowing relationships for business banking and preparing the required credit & financial analysis as per the bank policies & procedures to enhance the bank's market share. Hands-on experience in managing credit transactions including implementation of risks management policies. Excellent time management skills with proven ability to work accurately & quickly prioritizing, coordinating & consolidating tasks resilient with a high level of personal integrity & energy experience.

CORE COMPETENCIES

Ensuring compliance to group company policies and procedures including regulatory requirements

Handling interaction with customers for creating awareness about banking products and extending advisory services to meet their banking needs

Managing customer centric banking operations & ensuring customer satisfaction by achieving service quality norms

Conducting credit investigations and analyzing credit information pertaining to loans; handling end to end process starting from lead generation to closure

Attending to clients (individuals/corporate clients) concerns & complaints and effectively resolving them

Worked with GLS UNIVERSITY in Administration/Operations department, since August-2018- October-20

Dec-'15 - Mar'16 worked with Shree Nirmal Ventures Pvt Ltd - Ahmedabad as Business Development Manager for Kutch Bhuj.

Dec'14 - May'15 worked with Aditya Constructions, Ahmedabad as Sales Manager.

To Sale inventory of the Construction Company at its various sites.

Coordinate with High Net individual for investment, end users.

Marketing at various events, fairs

Co-ordinate with channel partners and ensure sales.

Look after the finishing level work done at site.

Ensuring customer service.

Dec' 2007 – Sept' 2013 Worked with HDFC BANK Ltd as Deputy Manager.

Worked as Deputy Manager & performed as Authoriser / Teller

Managed daily branch operations such as handled walk-ins, cleared cheques, managed cash, opened accounts, etc.

Performed functions such as online transactions/fund transfer, term deposit booking, RTGS / NEFT transactions, etc.

Provided a full range of banking services to individual customers; emphasized personal financial counseling and customer service

Ensured that the financials of the branch are under control and the branch adhere to the Know Your Customer (KYC) and Anti-Money Laundering (AML) norms at all times

Achieved individual and branch sales goals through new business, referrals and retention of account relationships

Developed strategies to grow the client base and implemented appropriate sales plans to target prospective customers

Planned, organized and coordinated for daily service & operations management processes

Built relationships with high net worth individuals/corporate

Managed audits efficiently without any complaints and ensured all quality checks are done

Handled compliance with banking rules, regulations & procedures; included periodic review of progress vs objectives and clarity of business objectives among team

Reviewed & monitored processes, internal controls, risk & performances of bank units under retail liability group

Resolved customer queries on priority basis; verified customer data to detect and identified financial fraud

Verified transactions as per the agreed service standards & approved procedures

Processed the trade transactions for remittance as well as cash buy and sale as per customer requirement

Looked after the short term & long term funding requirements of business clients and individual customers

Set up and implemented sales quality for insurance, mutual funds and insurance for retail channel

Evaluated clients' loan proposals by analyzing different financial ratios, trends and advised client on best suitable banking product available for the type of client business

Dec'06 – June'07 Worked with Forever Precious Jewellery & Diamonds Ltd as Executive-Coordinator (OFFICER LEVEL) for Retail all India Operations .

To take care of Up-coming stores all over India.

Have to work with Govt. bodies, NGO's for all the legal documentation of all the stores.

To handle all the operation part from purchasing the products to supply the same at various location with cost factor keeping in consideration.

To have the check list & keep track for all the security measures. (Fire, CCTV, Security etc.)

To keep the track record of all the employees all over India with coordination to HR department.

All other basic day to day activities related to operations & administration.

Jan' 06 - Oct'06 Worked with KOTAK Mahindra Old Mutual Life Insurance (Operation/ Sales) Worked with Group Insurance.

Handle entire administration & back office work of Gujarat.

Co-ordination with other support units at HO ensuring that all operational issues are resolved.

Enhancing & handling corporate relationship at Gujarat level.

Manage customer interface & maintain high standards of customer services.

Direct Corporate Sales.

Liaison work with different NGO, Govt. Bodies for clearance of documents, etc.

November 2000 – October-2005 Worked with "NIRMA LIMITED", (Operations)

Worked as Sales Officer (In House) for Industrial Products (Soda Ash, LAB, HAB, Glycerin, Industrial Salt, Fly Ash etc.)

Day to day dispatch, coordination with transporters & sites.

Dispatching the Material as per availability of the stock with proper allocation.

To maintain inward payments (collections) of all distributors. (App.196 Distributors)

Tracking market/ competitor trends to keep abreast the changing clients requirement.

Analyze & review market response/requirements and in accordance devise schemes to promote policies.

Handled the MIS on weekly, monthly and yearly basis for Sale and Stock.

Performed as Sales Coordinator for North Zone-6 states (U.P., Bihar, Zarkhand, Punjab, Haryana & Delhi)
Use to look after Team of 80 Sales Executives,2 ASM& 1 ZSM.
Use to maintain all MER, TER, DSR, WSR, MSR.
Preparation of Schemes.
Maintain all other documentation of all states.
Provide direction, motivation & product training to the sales team for ensuring optimum performance.
Analyze & review market response / requirements and in accordance devise schemes to promote policies with products.
Conceptualizing & effectuating innovative plans.
Worked as Purchase Officer for national and international purchase.
Maintained 3 Major sites as purchase system was centralized - (Bhavnagar, Alindra & Moraiya)
To Purchase the products as per the Procedure of purchase department.
To maintain cash purchase.
Coordination with site's technicians.
Inward Outward material Handling, clearing the goods from Octroi, Govt. Bodies
Carrying out planning for presales and post sales functions.
Vendor Development, Quotations, Finalizing Contracts & Maintaining product Flow during Operations.
To maintain cost cutting.
Also to place International purchase order some time. Assisted to Deputy Manager Finance & Banking.
Preparation of Bank Guarantees.
Documentation of Letter of Credits.
Issues related to foreign currency payments.
Making Documentation for Import & Export Products.
To do all other Back office work.
Worked with I.T. Department for Developing ERP System. (Have Knowledge of ERP)

EDUCATION :

B.COM.-- from Gujarat University in 2000.

IT SKILLS

Conversant with MS Office (Excel, Word PowerPoint) & Internet Application

PERSONAL DETAILS

Date of Birth: 05-10-1978

Maratial status :Married

Permanent Address: 69, Phase-1,b-Safal Vivaan, After Gota Over Bridge,, Before S.G.V.P.
School, S.G.Highway, GOTA, Ahmedabad- 382421

Languages Known: English, Gujarati and Hindi

Location Preference: Ahmedabad.

Regards,
Aashish Shah
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