***ANIKET N. RAUT***

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A-25, Maulik Tenements, Nr. Jodhpur Cross Roads, Satellite Road , Ahmedabad – 380015, Gujarat State, India.

**Skills :-**

* People Management
* Process Management
* Customer Relationship Management
* Clearing Operations
* System Implementation
* Mortgage & Agriculture Loan Disbursement
* Demat Operation
* Vault [ Cage ] Security & Management
* Operations Management
* Quality Management
* Team Management
* Training & Development
* Strategic Planning
* Visionary Leadership
* Communication Skills
* Proactive & Industrious

**OBJECTIVE**

I am seeking this new and challenging opportunity in process driven environment. This opportunity will enable me to expand on my present experience and expertise.

**EXPERIENCE SUMMARY**

* More than Twenty Four years experience in Banking operations .
* Sound knowledge of Mortgage Loans disbursement , Teller Operations, Vault(Cage) Management and Back Office Operations..
* Team player, highly organized and possesses strong analytical and business management skills.
* Work within the structured polices of the company to achieve professionalism and proficiency.

**EDUCATION & CREDENTIALS**

* **Certification in Depository Operations** from NSDL in 2009
* **JAIIB with specialization in Banking** from Indian Institute of Banking & Finance in 2006
* **Certificate in Computing** from IGNOU in 1998
* **B. Com** from Gujarat University in 1998

**EMPLOYMENT HISTORY**

* **HDFC BANK LTD.**

**Manager June'21–Current**

* **HDFC BANK LTD.**

**Deputy Manager Feb'08–May’21**

* **ORIENTAL BANK OF COMMERCE**

**Officer - Scale 1**

**Nov'00-Jan'08**

* **INNOVATIVE MANAGEMENT CONSULTANTS**

**Officer - Administration & Training  
 Jun'98-Oct'00**

**PROFESSIONAL EXPERIENCE**

**HDFC BANK LTD., Ahmedabad (June 2020 – Present)**

**Retail Asset Operations, Disbursement team ( Mortgage )**

**Key Deliverables**

* Disbursement of Mortgage loans & Agriculture Loans
* Handling of Property papers and verifying the same visa viz the Legal and Vetting report of Lawyers
* Hands on experience of Managing local property storage and reconciliation
* Working in Coordinating with Business so that there disbursement documents come in First Time Right

**HDFC BANK LTD., Ahmedabad (October'16 – June 2020)**

**Bulk Cash Counter Department - Sorting Officer / Teller**

**Key Deliverables**

* Process standard teller transactions for customers including servicing client accounts, accepting loan payments, managing safe deposit box payments, cashing checks, balancing cash drawers, handling high volumes of cash deposits / withdrawals, correcting discrepancies.
* Process 30+ customer transactions per hour with extreme attention to detail Respond to customer account inquiries.
* Assisted with the training of 1 new teller ensuring that they received a comprehensive education on proper banking policies.

**HDFC BANK LTD., Ahmedabad (April'13 – October ‘ 16)**

**Currency Chest Department - Sorting Officer / Vault Custodian**

**Key Deliverables**

* Quickly established credibility with internal customers, and creating a friendly rapport with them.
* Adhered to the Reserve Bank of India's strict safe deposit ( Cage ) operations guidelines.
* Assisted the Supervisor with Reserve Bank Of India audits and daily balancing of the vault which exceeded Rs.350 Crores.
* Organized 100+ transaction receipts and 100+ payments on a daily basis so that they could be properly filed in a timely manner.
* Assumed a leadership role in the absence of the supervisor and maintained that the bank floor operated normally.

**HDFC BANK LTD., Idar (Jun'09 – April’13)**

**Wholesale Banking Operations Head (Reporting to Cluster Head)**

**Key Deliverables:**

* Amendments and activities that match the individual expectations of the internal clients
* Quality control responsibilities within the Reference Data business process
* Proactive approach within the most important project initiatives [ like the Document Verification unit , Loan processing unit, Back-end Stock Exchange processing unit] carried out in the respective Operations area
* Active contribution towards building a highly- motivated team of process specialists
* Passion and eagerness to obtain new knowledge as well as openness for new challenges
* Confident personality, as liaison with Front Office, other Ops Dept. and clients was a fundamental part of the role - exceptional customer service skills
* Pro-active and highly motivated – desire to question beyond the basics, goal orientated and drives for resolution of problems
* High levels of accuracy and attention to details
* Ensure communication skills allow for adequate escalation
* Understand overall business requirements and Operations strategy
* Understand and support system implementations
* Report in a timely manner, any issues which have possible risk effects on the business
* Ability to multi-task, work to deadlines and accommodate varying levels of volume and priorities
* Independently handled all audits of the department and ensured top rating with 100 percent compliance of processes and operations guidelines. Maintaining error rate of below 1%.

**HDFC BANK LTD., Ahmedabad (Feb'08 - Jun'09)**

**Team Leader Systems Check Unit & Funds Check Unit (Reporting to Manager)**

**Key Deliverables:**

* Responsible for Dummy Accounts reconciliation at Back office Level for all Branch dummies.
* Leadership, coaching and development for the staff
* Attract, develop, motivate and retain top talent
* Leadership, coaching and development for the staff on regular basis
* Attract, develop, motivate and retain top talent
* Very good command of English
* Participate on daily Team functions including shift operation
* Complete daily timely and accurate Front Office / Back Office (FOBO) reconciliations, as detailed in the procedure and checklist
* Prioritize and investigating exceptions
* Escalate and communicate effectively exceptions to trade support clearing, front and middle office teams for review and correction
* Demonstrate taking ownership and is accountable for actions/decisions

**ORIENTAL BANK OF COMMERCE, Ahmedabad (Nov'00 - Jan'08)**

**Officer - Scale 1 (Reporting to Branch Incumbent)**

**Key Deliverables:**

* Balance Automated Teller machines, Teller Cash Dispensers (TCDs)/ Teller Cash Recyclers (TCRs) often totaling more than Rs.5 Crore.
* Managed daily activities and operation of branch staff.
* Regulated teller transactions and opened fresh Accounts.
* Administered quality and audit controls.
* Coordinated regular staff meetings.
* Carried out Performance Evaluations and ensured completion of daily processes.
* Handled front-end operations for Savings, Current & Term Deposits, Remittances, Foreign Exchange, ATM Operations, Debit Card, Internet Banking, Teller Counter, Depository Services, Clearing Desk and front & back office operations involved in Cash Management for branch as well as extended priority banking services..
* Maintained Tax records and the necessary information pertaining to Retail Banking in compliance Statutory, RBI Audit & Banking regulations.
* Managed customer centric banking operations and ensured customer satisfaction by achieving delivery & service quality norms.

**INNOVATIVE MANAGEMENT CONSULTANTS, Ahmedabad (Jun'98 - Oct'00)**

**Officer - Administration & Training (Reporting to Chief Consultant)**

**Key Deliverables:**

* Accountable for Office management & Adminstration
* Coordinated with Clients, analyzed their training needs and finalized training projects
* Implemented various projets like Data Collection , Market Serveys, & Product Launching
* Provided training to various teams for the respective Projects

**COMPUTER SKILLS**

Finnacle Core Ver. 6.2.1/7.0.4 , · MS Office & Outlook , Lotus Notes skills. Oracle 9i .

**LANGUAGES KNOWN**

English (IELTS Score – 7.5 Band) , Hindi, Gujarati and Marathi