**Mitesh Shah**

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Date of Birth: December, 03,1977

Languages known: English, Gujarati and Hindi

Marital Status: Married

## Educational Background :-

1. B.COM (Adv Accountancy & Auditing) in 1999 from North Gujarat University.

2. HSC from Gujarat Board in1995 with 67 %.

3. SSC from Gujarat Board in 1993 with 65 %.

4. C.D.S.L Depository (Demat ) Exam passed with 92 %.

5. IRDA & AMFI Certified.

# Summary of skills :-

* Strong analytical and good communication skills and Business administrative and management skills.
* Having potential to be more professional as per organization’s structure and good at Team management and

Project planning.

* Leading & monitoring performance of the team to ensure efficiency in process operations & achieving expected results.

## Computer Proficiency / System Knowledge :-

* Expert knowledge of Banking systems like FINACLE, Flex cube, Finware, BCIF, DBOS, CASH IN, OMNI, YES Green etc.
* MS-Office, Tally & other accounting software’s

# Work Experience :-

##### 21 years of work experience with 17 years Banking & Financial Operations with including Audits & Taxation, Well experience in the Banking Industry as a branch banking & operational and have adequate exposure to the laid down general banking practices, Guidelines, system knowledge and skills.

**14-February-2020 - Continue Axis Bank Ltd, Ahmedabad**

**Designation : Senior Manager**

**BranchBranch Operations Head**

**Responsibilities** **:-**

**Strategy & P&L Management**

* Maintains the Profit and Loss statement and Balance Sheet for the branch.
* Executes the Branch Strategy in line with the overall Branch Banking strategy for the bank.
* Sustained revenue generation for the branch through cross sell of TPP, RA and BB products.
* Liabilities mobilization through CASA portfolio growth in the Branch Catchment
* Superior and Consistent Customer Service.
* Ensures Efficient complaint management within specified TATs
* Drives high service scores.
* Conducts customer engagement programs and marketing events
* Ensures proper implementation of CRM by the Sales, Relationship & BSD departments and to be reviewed at every interval.
* Strengthening Systems, Controls and Processes.
* Ensures Upkeep of the Branch and ATM and raises issues if required.
* Liaises with respective teams for effective and efficient Fraud Management within the cluster.
* Ensures branch compliance with Bank’s policies and processes.
* Ensures timely submission of MIS reports.
* Ensures safety and security of Bank and customer's assets.
* Ensures Audit related deliverables both internal and external are met as per the prescribed norms.
* Ensures Role clarity to employees in the branch and manage attrition.

**Performance Management**

* Tracks and monitors daily productivity and book movement of the branch.
* Partners with the HCM Business partner for periodic review of performance of executives in the Branch and identify training needs if required.

**People Management**

* Monitors and enables the achievement of goals and key performance indicators for direct reports and ensures effective implementation of the performance management process in the section.
* Ensuring Training & Development.
* Develops talent within the team by providing guidance, ongoing feedback, coaching and development opportunities to individuals to enable achievement of the defined goals.

**Risk and Internal Control Responsibilities**

* Follows risk policy and processes to mitigate the operational, regulatory, financial, informational, reputational and audit risks as instructed by the departmental manager.
* Executes the established internal control systems and compiles relevant information for departmental audits, as necessary

**27-March-2015 - 11-February-2020 YES Bank Ltd.**

**Designation : Senior Manager**

**Branch Business Leader.**

**Responsibilities :-**

**Account Opening & Maintenance:**

* Monitor the processes for account opening, account maintenance & account closure related instructions.
* Monitoring Branch Banking Activities timely. New Business will be generated as well as ensure to sustain existing customer. Ensure to targets given by the management will be completed within time.
* Handle customers' enquiries and instructions, whilst ensuring that the Bank's delivery standards are met in achieving total customer satisfaction.
* Ensure adherence to process & documentation standards (AOF forms/Instructions/checklists, welcome calling, approvals, etc.)
* Ensure pro-active & sustained liaison with NOC, Product, Sales RM, etc.
* Maintain strict vigilance on the quality of forms and documentation provided.
* Ensure timely follow up with Sales RMs of all BUs for resolution of any outstanding deferrals.

**Transactions Related:**

* Ensure all the counters are opened and staff is ready to service client's at least 15 minutes before the customer timings.
* Ensure proper scrutiny of all transactional documents submitted by the customer vis-à-vis branch checklist to ensure all that all necessary documents are submitted by the customer.
* Support the Business Managers/Business Heads/Financial control team in preparation of any audit related deliverables i.e. internal /external concerning a transaction executed for a corporate client.
* Address all transaction related enquiries i.e. pre, during & post transaction processing & escalations.
* Ensure strong monitoring of all transactions in the branch & maintain accurate / strong MIS for the branch. The same may be needed by the bank for overall management of branch processes & business planning.
* Ensure frequent monitoring of all over-aged cases (deferrals, pending items, etc.) & appropriate escalation of the same in a timely & balanced manner to the senior management.
* Ensure that knowledge, skills & capabilities are built across entire team of BSPs, so as to have internal back ups to ensure that work is not hampered in by absenteeism or resignations.
* Generating New Business / Sales from new customers as well as existing client database. Selling various banking product .i.e. CASA, FD, RD, Insurance and other related banking products.

**Service & Quality :**

* Ensure that all people, process, data & systems in the branch are well attuned to deliver consistent & superior levels of service to all customers.
* Ensure that adequate records & data pertaining to customer queries and complaints is maintained & analyzed for achieving greater process efficiency.
* Ensure daily / weekly monitoring & analyses of various data points & reports that have bearing on Customer Service & process adherence.
* Play a pro-active role in new products, processes or systems roll out impacting the clients.
* Coordinate with relationship managers and meet / interact with key clients on a periodic basis to stock take on service levels and customer satisfaction. Also collate their feedback & suggestions.
* Ensuring collection of CSS forms on periodic basis and sent to NOC.
* Implementation of 5S, ISO 9001:2000, Six Sigma standards & meet/exceed set quality parameters conforming to the standards.

**Audit & Compliance :**

* Effectively Support & Handle Branch Audits by Internal, External, Concurrent, Statutory & RBI auditors.
* Maintaining good Branch Health Score Card for since 13 month consistency. Getting Rewards & recognition for outstanding BHSC score 100 % on every month basis.
* Responsible for implementation of process, policies as per guidelines & audit rating of the branch.
* Ensure comprehensive compliance with all internal, regulatory and statutory requirements as relevant for various product and services from a branch perspective
* Attend to any audit findings and resolve them immediately.
* Personally implement & conduct self-audits in the branch (e.g., weekly Sweep audit, etc.) And any anomalies are brought to the notice of senior Management along with mitigating steps initiated.
* Responsible for sensitizing each BSD team member on adherence of Process & policies.
* Handling the profile as spoke person activities for all the 17 branches. Coordinating with all the branches for daily MIS for weekly, monthly & incident basis.

# Achievements :-

* Achieved Successful Rating in Process Audit and Internal Audit with Good Rating.
* Achieved **100 % outstanding BHSC (Branch Health Score Card)** **rating since last 13 months consistency.**
* Achievement on various business contest on generating good income in the branch. **Contest qualified for International trip MOSCOW with 2 Tickets.**
* Have generated good business and increased Good Amount Branch book size as well as Insurance targets which result team member and myself qualified various contest as Royal Casino, March to Glory, League of Legends and BSP got rewarded with Rs. 50,000/- amount rewards point.
* Apart from business generation have also done various efforts for resolving infrastructure issue. Branch is facing frequently link issue from last 3 years after joining branch as BH taken initiative for getting MPLS Vodafone link and continuously follow up get the MPLS link into branch.
* Various transaction started into branch and many new activities started which results BSP staff get good knowledge of activities and have trained very well.
* Got promotion as Sr. Manager with best in performance.

**25-May-2007 – 25-March-2015 HDFC Bank Ltd. (Earlier ECBOP Ltd before Merger)**

**Designation : Deputy Manager**

**Client Service Desk - Wholesale Banking (Corporate Clients) Unit Manager**

**Query and Complaint Resolution and Handling Phone banking Unit / Walking Desk:-**

* Monitoring & tracking of query resolving process by staff and phone banking agents within TAT.
* Good at Client complaints management. Efficiently handled the servicing and addressed clients’ grievances. Ensured better management of phone banking unit and client mails.

**Supervising Client Request Processing Desk :-**

* Monitor Process of Client requests for account statements, Cheque books, stop payment, signature updation /verification, issuance of reference letter, AOD, FD, balance confirmation certificates, etc. within TAT as per Banking ( KYC ) & Audit guidelines.
* Corporate Clients FDR’s Processing & FDR’s Renewal and issuing the confirmation letter to various exchanges authorities i.e. NSE/BSE/NCDEX/MCDEX / MCX/ACE etc.
* Able to manage the staff and trained staffs to ensure proper work is done as higher productivity as per bank's policy
* Ensure proper execution of client requests and clients are satisfied with bank’s services.
* Taking initiatives for process improvement and ensuring that the approved changes in the KYC / Circulars are incorporated without any laps and smoothly.

**Clearing Activities – Inward / Outward / Remittance Dept.:-**

* Processing Inward / Outward Clearing cheques, HVC clearing & CMS activities by doing technically scrutiny of each cheque as per the process.
* Processing remittance transfers cheques, NEFT, RTGS client request within cut off time & internal fund transfer client request within TAT.
* Taking care of corporate client’s issued cheque with any discrepancy into cheque. Taking confirmation from the client informing to clearing team further clearance/return the cheque.

**CMS Implementation Desk.:-**

* Processing of Dividend Deals for Corporates & Retails all Clients across Gujarat by mode of payments as RTGS, NECS, Warrants, DD’s.

**Periodical Reports generation :-**

* Coordination for all periodical newsletters, reports, etc. for better control on activities within given time frame.
* Coordinating for MIS / Reports for CMS clients on daily, weekly, fortnightly, monthly and yearly basis.

**Client Calls and Visit :-**

* Able to get feedback from calling up clients for their corporate accounts as well as doing joint call and forward the suggestions to the concerned group/department and resolving the queries

**Staff Management :-**

* Motivating staff to work as per organization's requirements and ensure better client servicing and Ensuring backup of each desk staff.
* Responsible for productivity achieved by Team members.

**Co-ordination for Legal notices received from statutory authorities :-**

* Coordinating for AOF, statements of accounts, cheque copy or deposit slip copy retrievals from respective branches against requirement raised in legal notices received from statutory bodies (i.e. CBI, Income Tax etc) within TAT

**Internal Audit / Process Audit / Five - S :-**

* Internal Audit on periodical basis and take corrective actions if required. Conducting internal dept. meetings further improvement and implement the process.
* Ensure documents and mail records are properly placed as per Process and ISO audit guidelines.
* Doing quality project works for the banks & improving better service on client parts.

# Achievements :-

* Handled the one of the precious **HAJ Project-2008** of HAJ pilgrims. Got Appreciation certificate from the Group Head Mr. A. Rajan for Achievements.
* Achieved Successful Rating in Process Audit and Internal ISO Audit.
* Blood donation camp (site location) handled independently very well and successfully achieved good figure of blood downer as a part of West-II Region among first entire Pan India from last 4 years.
* Got promotion as **Deputy Manager**  with rating T2 in Sept-2012 as one of the best in performance.

**25-May-2007 to 06-July-2007 Centurion Bank Of Punjab Ltd. Designation : Asst. Manager.**

**(Now HDFC Bank Ltd.) - Regional Service Center - Gujarat.**

**Account Opening Dept & Demat Dept.**

**Responsibilities :-**

* Scrutinizing & Processing of Savings & Current A/c. across Gujarat branches.
* Processing of FDR’s & RD’s of across Gujarat Branches.
* Monitoring & handling all A/c. opening related activities such as, Modification etc.
* Controlling on processing of CASA AOF, Ensuring that the A/c’s are processed within the given TAT.
* Processing Inward / Outward Clearing cheques, HVC clearing & CMS Activities.
* Processing Remittance Transfers cheques/NEFT / RTGS request within cut off time & internal fund transfer request.
* Handling Demat Dept. Processing of TIFD request, De materialization request & other request.
* Handling project of signature scanning & reduce the un-scanned signature in a/c.

# Achievements :-

* Handled the one of the precious **HAJ Project2007** of HAJ pilgrims

**Jan-2007- 24-May-2007 Kotak Mahindra Bank Ltd., Ahmedabad. Designation : Asst. Manager.**

**Responsibilities :-**

* Scrutinizing & Processing of FDR’s/RD’s of Branches & Sales Team & all walk in client’s
* Scrutinizing the all new Savings A/c. & Current A/c. AOF of Branches & Sales Team & all walk-in client’s.
* Processing savings & current a/c. request like Modification, Name Addition & Deletion, & other all A/c.& FDR’s related.
* Co-ordination for AOD for Branch & Sales Team. Acting as conduit/bridge between Sales Team & Branch Team.
* Solving queries receiving in I-HEAT system from CPC for processing AOF/ Updation Documents.

**Sept-2003 to Dec-2006. ICICI Bank Ltd. (ICICI HFC LTD.), Ahmedabad. Designation : EXECUTIVE-2**

**Joining Dt. 15/05/2004 – ICICI HDFC LTD.**

**Responsibilities :-**

* Scrutinizing & Processing of FDR’s/RD’s of all 30 Branches in Gujarat..
* Handling all A/c. opening related activities such as, Modification, LAS, Digitization etc.
* Scrutinizing the all new CASA AOF.
* Coordinator in Concurrent & IAD Audits, I assist in closing of Audit Reports of our RPC.
* Also conducting training sessions for guiding sales team in all the new parameters related to Account Opening, AOD Scrutiny etc.
* Solving queries flowing from CALL CENTRE and Branches in Sibel.

# Achievements :-

* Got promotion as **Executive-2** with rating **1+** (FY 2005-2006) & **1** (FY 2004-2005) as one of the best in performance amongst all staff our RPC.
* Recognized for Best Idea Generator FY (2004-2005) as a second rank in entire staff in all over India.

# Accomplishment :-

* Member of Five-S Core Team facilitating and ensuring implementation of Five-S & SOX at our processing center. Our group is 1st Group in ICICI to be awarded level-II certification in Five-S across the organization.
* Represented the entire Account opening in Internal Audit and distinction of achieving Outstanding rating for Account opening and RPC as a whole.
* Defined processes for response team as a result 100% query resolution within TAT was achieved.
* Expert knowledge of Finacle , FCRM software , e-search on which various queries are taken care.

**Sept-2002 to Aug-2003 Dipak Chokshi & Associates (CA), Ahmedabad. Sr. Office Assistant**

**Responsibilities :-**

* Responsible for Auditing & preparation Audit Report, Income Tax Returns.
* Responsible for processing of proposal files for Housing Loan, Personal Loan, Credit Card application ensuring that the files are processed within the given time period and reducing turnaround times.
* Acting as conduit/bridge between sales executive, customer & builders.
* Providing guiding to Sales Executive and helping them for collecting the documents.

**Aug-1998 to Aug-2002 M/s. Sushilkumar M. Shah & Co. (Tax Consultant), Mehsana. Sr. Office Assistant**

**Responsibilities :-**

* Responsible for Auditing & preparation Audit Report, Income Tax Returns around 700-800 yearly.
* Preparation of Sales Tax returns for the Half / Quarterly period.
* Responding to the new inquiries and new contracts to new and existing customers.

### Miscellaneous

**Personal Strengths :**

* Hard work & total dedication to work.
* I see adaptability as my major strengths as I can adjust to the requirements with a positive attitude.
* Commitment, honesty and integrity.

**Reference : -**

Mr. Piyush Joshi, Head RPC, ICICI Bank Ltd. Sura. Mobile : 98259 45288

Mr. Jitendra Thakkar, Head RPC, Kotak Mahindra Bank Ltd. , Mobile : 9909906199.

Mr. Anil Santwani, Yes Bank Ltd,Country Head, Clearing Team, Mumbai.Mobile : 9099055995.