**ANU HARI BHARDWAJ**

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**PROFESSIONAL PREFACE**

* A seasoned professional with **over 11 years** of experience in Sales and Marketing Training, Insurance, Banking ,Disbursement Operations, Client Servicing and Documentation in the Financial Services sector.
* Proven track of implementing operational policies/norms, systems & controls and customer service standards.
* Dedicated to exceptional customer service with the ability to cultivate positive rapport and nurture relationships by offering services beyond expectations.
* Deft in handling overall risk & exposures of customers, involving risk assessment, internal/external rating, as well as monitoring portfolio risk.
* Well versed in maintaining business relationship with clients to achieve quality product and service norms by resolving their service related critical issues.
* A keen communicator with honed problem solving and analytical abilities.

**Since June 2013 working with NIIT Institute of Finance, Banking and Insurance Training Ltd, Surat (Gujarat ) as Trainer/Faculty IFBI**

*Organization profile - Institute of Finance Banking & Insurance (IFBI) is an initiative of NIIT which is Asia’s No. 1 trainer and leading Global Talent Development Corporation, to aid the financial services and banking industry to meet its demand for skilled manpower. IFBI offers training programmes for the entry-level professionals as well as customized programs for experienced professionals from the Corporate Sector.*

**Achievements and Trainings:**

* Training Individual students and Corporate professionals in Banking, Soft Skills and Financial products
* Provides Training on Domain (Banking +Financial Services), Sales, Soft Skills & Customer Service
* Providing skill oriented training to frontline bankers.
* Training to Bank of Baroda Clerical Induction staff for 15 days in Surat and Vadodara centre.
* Training to Existing staff of Bank of Baroda Referesher Training of 3 days in Surat and Vadodara centre.
* Training students of Post Graduate Diploma courses being run in Surat as well as in Vadodara IFBI centres.

Additional Qualification :- NSDL; AMFI ; IRDA

**Since May ‘2011 to May 2012 with RBS Bank , Surat as Senior Officer- Customer Service**

**Client Service**

* Primary point of contact for external clients for professional advice, enquiries, complaints, resolving of discrepancies and transactional errors
* Provide the highest standard of customer service in response to client enquiries and complaints, so as to create improved, lasting relationships with our clients
* Responsible for client satisfaction with service arrangements and delivery
* Responsible for effective service recovery process through complaint logging and handling
* Maintain a professional RBS image through all interactions with clients
* Continually identify opportunities to improve client efficiency / performance, through e.g. optimising channel usage, identifying service improvements, product solutions, and cross-sell opportunities

**Risk & Control**

* Comply with the process for customer identification
* Comply with applicable Money Laundering Prevention Procedures and, in particular, report any suspicious activity to the Unit Money Laundering Prevention Officer and Line Manager.
* Adhere to policies including escalation and compliance requirements, and follow any other relevant internal controls and procedures as they relate to process, products, policies and regulations.

**Operational Excellence**

* Assist in implementation of service and efficiency improvement initiatives in client service centre and facilitate transfer of best practice
* Platinum & Gold Clients Service
* Making proactive calls on clients to improve the utilisation level of facilities, increase transaction volume, identify opportunities for channels and referrals for the business
* Build trusted partnerships with clients at the daily transactional / operational level

### REWARDS & RECOGNITIONS:

## NCFM certification in operational depository Module with 76% in June 2011.

## IRDA certification in life Insurance with 82% in July 2011.

## AMFI Certified in Sep 2011.

**Since July ’06 to Dec 2010 with Aviva Life Insurance Co Ltd , Surat as Assistant Manager Operations and Customer Service**

* Handling entire Operational activities of South and Central Gujarat (Surat, Vadodara, Bharuch, Anand, Vapi, Navsari & Bardoli locations).
* Chiefly responsible for Operational Customer Service and Banking related activities of ABN Amro Bank, CBOP Bank, UTI Bank & Surat District Co-operative Bank along with the entire functioning of DSF channel.
* Appointed as “Grievance Redressal officer for South Gujarat.
* Basic checking of proposal forms as per AML , KYC guidelines along with QC.
* Managing business of **Approx 1 Crore (Annual Premium** ) in a month each branch.
* Co-coordinating with AbnAmro Bank, CBOP Bank, UTI Bank & Surat District co-operative bank along with the entire Direct Sales Force channel.
* Managing customer service including both internal customers like FPC’s SMs and Channel Partners and external customers.
* Handling of service software’s like Webforms.
* Co-ordination with AbnAmro Bank, CBOP Bank, UTI Bank & Surat District co-operative bank and other banks regarding customer related queries.
* Handling customer queries, complaints & request such as issuances of policies, policy reinstatement, policy lapsation , follow up for issuance, etc.
* Managing Cash for entire branch.
* Preparing various MIS and publish them on daily basis.
* Processing the files basis KYC guidelines and doing initial underwriting at the branch level.
* Processing Claim documents at the branch level and forwarding them to HO for further processing.
* Leading a team of 10-15 Support Personnel.
* Managing the DOPS activities of South Gujarat
* Handling Administrative activities of South Gujarat.

### REWARDS & RECOGNITIONS:

## Rewarded with Second Position in Best customer service week in West zone.

## Received rating as Outperformer constantly for 2 years.

## Managing Lowest Numbers of RTS in West Zone.

**Since May ’04 to July ‘06 with ICICI Prudential life Insurance co Ltd, Mumbai and Surat as Associate**

**SKILL SET**

* Implemented policies and objectives of business at HO level.
* Handling the functioning of Peninsular region (50 Branches) across India of cheque collection account (10bank 99).
* Doing reconciliation of Peninsular region on daily basis having a turnover of **Rs.50 crore per day.**
* Handling the functioning of Federal bank (5 states) cheque collection account having a turnover of around **Rs.10 crore per day** .
* Handling the functioning of Corporation bank (2 states) of cheque collection account having the turnover of **Rs.60 lakhs per day**.
* Responsible for resolving issues pertaining to branches of Peninsular region with co-ordination with ICICI Bank.
* Responsible for resolving open items with the co-ordination of Federal Bank.
* Responsible for resolving open items with the co-ordination of Corporation Bank
* Maintenance of various MIS such as Discrepancy MIS of the branches, Dishonor not processed by the branches Open items of the branches etc.
* Leading a team of 10 Support personnel.
* Chiefly responsible for Operational, Customer Service and Banking related activities
* Managing customer service including both internal customers like advisors, UM’s, FSC’s and external customers.
* Handling of service software’s like HEAT, OMNIDOCS & LIFEASIA.
* As a location coordinator responsibilities involved like Recruitment of CPA’s, Training of all new joiners and whole office administration.
* Responsible for banking related activities such as proper receipting of cheques, banking cheques very next day, following up with transaction statement of I Bank and processing returns.
* Co-ordination with local ICICI bank and other banks regarding customer related queries.
* Handling customer queries, complaints & request such as issuances of policies, policy reinstatement, policy lapsation etc.
* Responsible for doing reconciliation of cheque and cash account of branch on daily basis.

### REWARDS & RECOGNITIONS:

## Awarded with ‘ Howzatt ‘ for closing long pending reconciliation open items in July 2005.

## Awarded with ‘Striker of the Month’ in January 2005 for closing all issues prior to December 2005 in Peninsular region related to Reconciliation.

## Awarded with ‘ Howzatt ‘ for achieving the Six Sigma in servicing for Six months in Parle Point Branch.

**Since Aug’03 to May’04 with ICICI Bank, Mumbai CMS Payments – PAP (Payable at Par) as Back office Executive – Re-conciliation Department**

**SKILL SET**

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* Reconciliation of Corporate Accounts.
* Passing necessary rectification of entries in to system (FINACLE)
* Preparation of Journal Vouchers, Extraction of bank Statement from system.
* Report generation and system updation.
* Handling customer Queries on phone.
* Branch Reconciliation, Automating processes to reduce man-hours in routine operational activities
* Co-ordinating with Corr-Bank.

**Since Oct’02 with ICICI Bank Home Finance Co. Ltd., Mumbai as Back office Executive - Banking & Disbursement**

**SKILL SET**

* Implemented policies and objectives of business at Branch level.
* Managing all Banking activities related to outstation cheques and account wise activities.
* Issuing refund to customers and resolving customer queries regarding refund.
* Issuing Disbursement Letter & Income Tax Certificate to the customer.
* Ensured optimum utilisation of available funds towards the accomplishment of overall corporate goals.
* Mapped the clients’ requirements and coordinating, developing and implementing the processes in line with the pre-set guidelines.
* Monitored the overall functioning of processes, identifying improvement areas and implementing adequate measures to maximise customer satisfaction level.
* Generated weekly & daily reports and on various process parameters.
* Building and strengthening relationships with key accounts; thereby ensuring high customer satisfaction by providing them with complete product support.
* Preparing Hold reports and resolving DMA queries.
* Exposure of PDC/ECS management.

**SCHOLASTICS**

* **MBA (Finance) from ICFAI in** May 2012.
* **Diploma in Finance** (1st Class) from Welingkar’s Management Institute Mumbai in 2004.
* **M.Com** (1st Class) in Accounts & Law from University of Mumbai in 2002.
* **B.Com** (1st Class) from Agra University in 2000.

**IT SKILLS**

Operating System : Windows 95/98

Office Suite : Word, Excel, PowerPoint, Internet

Database : FoxPro (Basic)

* ***Key Domains***
  + Banking and financial services
  + Insurance
  + Home Loan Department
  + Cash Management Services
  + Retails Banking
  + Trainings
  + Reconciliation
  + MIS Preperations

**BEYOND ACADEMICS**

* Long service Award for Locality & Commitment shown during three years of continuous service in **Aviva Life Insurance Co India Ltd**.
* Received “Striker of the Month “for passion and Sense of ownership in ICICI Prudential life Insurance.
* Received certificate for Qualifying IQ1 contest in ICICI Prudential Life Insurance.
* Received certificate for Qualifying IQ2 contest in ICICI Prudential Life Insurance.
* Received certificate of participation for attending Premier League Assessment development centre held in December 2005.
* Certificate of Honour in Academics for **securing over all 2nd position** in class XI and X11.
* “A” certificate in NCC in year 1994.
* “B” certificate in NCC in year 1999.
* “C” certificate in NCC in year 2000.
* Appreciation certificate received for Qualifying Senior level National Mathematics Olympiad.
* Received **26 Certificate of Honour** from School in Securing I, II and III positions in various sporting activities in Sports.
* Received certificate for Participation in **Annual Training camp** of NCC in year 1998.
* Received certificate for successfully completing the **All India rock climbing Training camp in year 2000.**
* Certificates of Merit from College for qualifying in various sports activities.

**PERSONAL DOSSIER**

Date of Birth : 18th August 1980

Address : Mumbai and Surat

Language Known : English, Hindi, Marathi and Gujarati