DHRUV KOCHAK

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**BANKING PROFESSIONAL**

*A systematic, customer service oriented banking professional who is seeking suitable roles in banking or nbfc where my experience can be utilized in achieving the goals of a growth oriented organization*



**SUMMARY OF SKILLS**

* Dynamic professional with main forte lying in the area of credit/ branch operations with 10 years of experience; currently working as a Branch servicing Manager at YES BANK, New Delhi**.**
* Excellent relationship management and customer service skills & ability to conceive efficient solutions utilizing technology.
* Extensive experience in quality control measures, data tracking & data analysis of credit, credit appraisals, scrutinizing documents, sanctioning credit limits.
* Extensive experience in cash management of a bank branch, daily remittances through RTGS/NEFT, DD/PO and other daily operations of a bank branch
* Pragmatic, with proven managerial acumen and abilities to withstand work pressures, deliver assignments within specified time frame without compromising on quality benchmarks.
* An individual who thrives on a challenge, working effectively with all levels of management.

*❖Cash Management❖Teller service❖Customer service❖Branch Operations❖Credit Administration❖ Inspection ❖ Verification & Authentication❖ Risk Control❖ Process Management❖ Team Management*



**PROFESSIONAL EXPERIENCE**

**YES BANK**

**Branch Service Partner 04th April 2017-Present**

* Sourcing of accounts and servicing them regularly
* Sourcing and processing of Fixed Deposits according to customer request
* Sourcing of 3rd party products like Life insurance, Mutual Funds etc.
* Consistently qualifying in the beginners challenge of sourcing CASA accounts every month
* Handling day to day customer queries and complaints
* Handling remittance part of the branch such as RTGS/NEFT, DD/PO, Account closing transactions
* To see that all transactions which are happening are according to the RBI and Bank policies.
* Maintaining all registers and folders according to the bank rules on daily basis for Audit purpose
* Experience in working in Citrix, Klaidoscope, Omni and other softwares of the bank
* Keeping a close watch on the Audit part as well
* Keeping a record of the clearing cheques to be sent for clearing every day

**ING VYSYA BANK**

**Customer Service Manager 17th DEC 2013 - 03rd April 2017**

* Sourcing of accounts and servicing them regularly
* Sourcing of 3rd party products like Life insurance, Mutual Funds etc.
* Sourcing and processing of Fixed Deposits according to customer request
* Handling day to day customer queries and complaints
* Processing of E-Tax Challans for further necessary action
* Processing of Clients Salary Uploads for further action
* Processing of DDs
* Handling remittance part of the branch such as RTGS/NEFT, DD/PO, Account closing transactions
* Keeping a close watch on the Audit aspects as well during branch operations
* To see that all transactions which are happening are according to the RBI and Bank policies
* Maintaining all registers and folders according to the bank rules on daily basis for Audit purpose
* Experience of working in Profile  software of the bank

**Indusind Bank Ltd**

**Officer  Cash & Remittances 25TH JULY 2012 - 12th DEC 2013**

* Handling Day to day Cash transactions of the branch such as deposits and withdrawals
* Handling remittance part of the branch such as RTGS/NEFT, DD/PO, Account closing transactions
* To see that all transactions which are happening are according to the RBI and Bank policies
* Maintaining all registers and folders according to the bank rules on daily basis for Audit purpose
* Maintaining records of loose leaf issued to customers along with the customers ID
* Maintaining records of all transaction of and above 10 lacs for the purpose of such transactions
* Maintaining records of DD/PO issued on a daily basis
* Physically checking cash so that no fake or mutilated notes get deposited along with the cash transactions
* Helping the branch in generating revenue sales whenever possible
* Tallying cash on a regular basis so that at end of the day the total physical cash is equal to the ledger cash balance
* Keeping a close watch on the Audit aspect as well during branch operations
* Experience in working on latest Finacle software and previously on Kapity and Teller Module.

**PAMAC FINSERVE PVT LTD (A SERVICE PROVIDER OF HDFC) MAY 2008  JULY 2010**

**Assistant manager (Operations)**

* Accountable for ensuring free & on time movement of files within TAT, coordinating with the client company (HDFC Bank) for any queries or problems & reducing errors
* Handling the entire operations of credit team, attending queries on sales of discrepant files & maintaining a track list of all files logged, e-mails interaction, coordinating with external agencies, solving problems related to administrative or HR of the office
* Conducting various training programs for the team to perform in a more effective way and hold meetings with internal staff and external Agencies (FI) to reduce TAT and facilitate more sales
* Handle Inter-departmental coordination on a daily basis to ascertain smooth flow of business operations, particularly with sales team to keep document requirements updated & verification team to maintain operations within TAT

**HSBC PRAGATI FINANCE JULY 2007 - JAN 2008**

**Risk Analyst**

* Responsible for assessment of personal loan amount, rate of interest, terms of payment, calculation of average book balance to decide loan amount & verification of documents such as ITR, passports, rent receipts & bank statements
* Conducted personal/telephonic interviews of prospective clients, CIBIL/fraud detection check & mobile visits to ascertain the creditworthiness of a prospective customer

**ICICI BANK  I-PROCESS DEC 2006 - JUNE 2007**

**Senior Credit Process Associate**

* Evaluation on credit card applications, approvals based on credit policy on a target basis & verification of income documents.

**HDFC STANDARD LIFE INSURANCE APRIL 2006 - NOV 2006**

**Financial Consultant**

**CITIBANK JUNE 2002 - JULY 2002**

**Summer Trainee**



**ACAD**

**MBA (major:-Marketing/Minor:-Finance)** NEW DELHI INSTITUTE OF MANAGEMENT (NDIM), New Delhi **- 2012**

**INSURANCE & REGULATORY DEVELOPMENT AUTHORITY (IRDA) EXAM - 2006**

**B.COM,** Delhi University **– 2004**

**DIPLOMA (WEB DESIGNING & MULTIMEDIA)** Oxford University, New Delhi

**AISSCE -2001 and AISCE 1999**