



Rajni Wadhwani

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PROFESSIONAL SUMMARY

Focused, Analytical and quick-thinking banking / financial professional with strong communication skills and ability to comprehend, translate and act upon market fundamentals. 6+ years of experience in performing autonomously and/or collaboratively in a rapid paced, high pressured environment while minimizing risk, seeking a position with organization. Sharp banking professional with talents which shine in competitive, innovative and creative environments. Track record of increasing sales, improving client retention and growing customer base.

CORE QUALIFICATIONS

- MS Excel: Data Analysis Dashboard, VBA, Advance Macros
- Tableau
- SQL
- Power BI with Python
- Accounting and Financial management
- Advance Basic (Windows, MS Office)
- Variance Analysis
- Financial reporting and analysis
- Cost management
- Banking transaction
- Risk Analysis
- Excellence in service delivery on business processes, inter departmental
- Relationship management skills
- Macroeconomic analysis
- Anti-Money Laundering and Sanctions
- Wealth management
- Bank reconciliations
- Cash receipt processing
- Risk management expertise
- Stock market understanding
- Investment planning

EXPERIENCE

December 2021 - Current

Branch Operations Manager Kotak Mahindra Bank | Pune

- Ensuring compliance with internal and external guidelines and ensure minimal comments in audits and other inspections Monitor customer satisfaction survey ratings, net promoter score or any other survey/ feedback ratings taken from customers and ensure continuous improvement if below bench-mark, sustain and better quality service Staff Supervision, Coaching and Training: daily organization of workflow/ breaks and staff levels and coaching/ training where necessary for improved performance Monitor and track transaction volumes and ensure effective transaction migration to alternate channels of banking Proficient in Dashborad creating with CRM, SQL & Tableau Strategic mindset with collaborating wit multiple teams to drive critical business decisions Reporting internal management on various MIS requirements like weekly error trend, KPI, highlights and lowlights in the process
- Policies and procedures issued in relation to ORMA, Group Code of Conduct, KYC / CDD / EDD and Money laundering prevention
- Handling Forex (FX) Flows of Corporate Clients of the Bank having forex exposure
- Complying with local regulations in all aspects of strategy, sales processes, client correspondence, financial promotions, administration, and complaint handling.
- AML – KYC and Sanction Screening and transaction monitoring and regulatory reporting .
- FATCA-CRS Compliance and Annual Reporting
- Formulating and periodically reviewing the KYC/AML & CFT Policies/ process notes/ operating guidelines in line with the applicable regulatory guidelines
- Designed and implemented standardized reports, leading to extra insights into business performance.
- Applied advanced Excel skills to manage data using pivot tables, VLOOKSUPs, SUMIFS and Index Match.
- Managed team resources to deliver on sprint goals within expected timeframes.
- Maintaining an in-depth understanding of financial crime risk through continuous learning

December 2019 - December 2021

Flexi Authoriser IDFC FIRST Bank | Pune

- Ensuring all processes and procedures are accurate and in accordance with policy standards, regulatory requirements, group compliance policy and internal controls
- Zero discrepancies on documentation for liability & wealth accounts, ensuring accuracy on all KYC and Non KYC documentation
- Minimum concurrent audit comments and nil reminders
- Complying with applicable laws, regulations, group and local guidelines related to sanctions and AML policy of the bank while undertaking various day to day operations
- Understanding the legal responsibility to be vigilant for unusual activity and reporting
- Understanding relatively high reputational risk that arises from any perceived weaknesses in controls in respect of substantial cash deposits or withdrawal activity, wire transfer, monetary instruments
- Extensive knowledge of banking systems and procedures in order to handle client needs
- Examined loan applications and credit accounts to determine accurate and complete information rendered in forms and submission.

September 2018 - December 2019

Service Delivery Manager Indusind Bank | Pune

- Strong marketing, sales, management planning, financial, leadership, project management, people management and communication skills
- Managing operational risk by using relevant management information to identify risk situations and take appropriate action to minimize loss
- Clear view on working with compliance, credit & risk and internal control to ensure a balanced risk operating environment
- Actively sourcing New to Bank customers for Asset as well as Liability business to build a new portfolio adhering to the parameters related to minimum revenue

ADDITIONAL INFORMATION

- KEY ACCOMPLISHMENT Employee Of The Year Award For Excellence In Service
- Highest Incentive Earning in All Quarters Pan India
- Top Appraisal Ratings In Every Year

threshold from the NTB relationship

- Developing an effective relationship management strategy to reach prospects with international and domestic businesses

May 2017 - June 2018

Operation Executive HDFC Bank | Pune

- Adaptable, flexible, with a self-initiated approach to change and developing market demands and opportunities
- Processing financial transactions, such as deposits, withdrawals, and transfers
- Completing regulatory required reporting timely and accurately with no exception
- Ability to use numerical data to effectively manage branch performance
- Understanding the importance of consumer rights protection, prevent damage to consumer's best interest
- Maintaining accurate records of all financial transactions

April 2013 - April 2017

Team Lead TBSS(Tata Business Support Service Ltd) | Pune

- Ensuring Productivity MIS is updated accurately and immediately after the completion of processing the respective transaction
- Optimizing on customer satisfaction, journey quality and consistency and revenue growth, across multiple channels with a focus on digital channels
- Working with key stakeholders to define and monitor service quality targets around the Change Management function
- Leading team of change analysts to support the various service improvement initiatives
- To make recommendations to upper management, based both on subjective and objective information - consulting skills

EDUCATION

2018

Masters of Commerce (M.Com)

University Of Pune, Pune, MH

2015

Bachelors Of Commerce (B.Com)

University Of Pune

LANGUAGES

English, Hindi, Sindhi, Marathi